
State:	District of Columbia	Filing Company:	Nationwide Life Insurance Company
TOI/Sub-TOI:	H11G Group Health - Disability Income/H11G.004 Other		
Product Name:	ReNEW2 STD/LTD rate filing		
Project Name/Number:	ReNEW2 STD/LTD rate filing/		

Filing at a Glance

Company:	Nationwide Life Insurance Company
Product Name:	ReNEW2 STD/LTD rate filing
State:	District of Columbia
TOI:	H11G Group Health - Disability Income
Sub-TOI:	H11G.004 Other
Filing Type:	Rate
Date Submitted:	09/24/2013
SERFF Tr Num:	NWLC-129218500
SERFF Status:	Assigned
State Tr Num:	
State Status:	
Co Tr Num:	
Implementation	On Approval
Date Requested:	
Author(s):	Kimberly Dunn
Reviewer(s):	Donghan Xu (primary), Alula Selassie
Disposition Date:	
Disposition Status:	
Implementation Date:	
State Filing Description:	

State: District of Columbia **Filing Company:** Nationwide Life Insurance Company
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General Information

Project Name: ReNEW2 STD/LTD rate filing
Project Number:
Requested Filing Mode: Review & Approval
Explanation for Combination/Other:
Submission Type: New Submission
Group Market Type: Employer
Filing Status Changed: 09/27/2013
State Status Changed:
Created By: Kimberly Dunn
Corresponding Filing Tracking Number:

Status of Filing in Domicile: Authorized
Date Approved in Domicile: 03/11/2010
Domicile Status Comments:
Market Type: Group
Group Market Size: Small and Large
Overall Rate Impact:

Deemer Date:
Submitted By: Kimberly Dunn

Filing Description:

Re: Nationwide Life Insurance Company (FEIN #31-4156830; NAIC #66869)
GROUP DISABILITY INSURANCE
STD and LTD RATE FILING
Nationwide Company Filing #: NSHDIS2000rates09/2013

Dear Sir/Madam:

Enclosed for your approval are the group short term disability (STD) and group long term disability (LTD) rate manuals for use with the following forms that were approved in your state on 2/19/10 under SERFF tracking number NWLC-126447362:

Group Disability Insurance Policy form NSHDIS 2000
Group Disability Insurance Certificate form NSHDIS 2500

It was our understanding that rates were not required to be filed with these forms during the initial filing, and we were not requested to submit them during the SERFF filing process. However, now that it has come to our attention that group disability rates are required to be filed in your state, we are filing on SERFF the STD and LTD rate manuals and actuarial memoranda for these forms.

Attached please find a letter authorizing Custom Disability Solutions (a division of Reliance Standard Life Insurance Company) to submit this filing on behalf of Nationwide Life Insurance Company.

Company and Contact

Filing Contact Information

Kimberly Dunn, Compliance Consultant kdunn@customdisability.com
50 Stanford Dr. 860-751-7161 [Phone]
2nd Floor
Farmington, CT 06032

State:	District of Columbia	Filing Company:	Nationwide Life Insurance Company
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Filing Company Information

Nationwide Life Insurance Company	CoCode: 66869	State of Domicile: Ohio
5525 Parkcenter Circle	Group Code: 140	Company Type:
Dublin, OH 43017	Group Name:	State ID Number:
(614) 854-3375 ext. [Phone]	FEIN Number: 31-4156830	

Filing Fees

Fee Required?	No
Retaliatory?	No
Fee Explanation:	

State:	District of Columbia	Filing Company:	Nationwide Life Insurance Company
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Correspondence Summary

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Pending Industry Response	Efren Tanhehco	09/26/2013	09/26/2013

Response Letters

Responded By	Created On	Date Submitted
Kimberly Dunn	09/26/2013	09/26/2013

State: District of Columbia **Filing Company:** Nationwide Life Insurance Company
TOI/Sub-TOI: H11G Group Health - Disability Income/H11G.004 Other
Product Name: ReNEW2 STD/LTD rate filing
Project Name/Number: ReNEW2 STD/LTD rate filing/

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	09/26/2013
Submitted Date	09/26/2013
Respond By Date	10/11/2013

Dear Kimberly Dunn,

Introduction:

Objection 1

- Cover Letter All Filings (Supporting Document)
- Certificate of Authority to File (Supporting Document)
- Actuarial Memorandum (Supporting Document)
- Actuarial Justification (Supporting Document)
- District of Columbia and Countrywide Loss Ratio Analysis (P&C) (Supporting Document)
- District of Columbia and Countrywide Experience for the Last 5 Years (P&C) (Supporting Document)
- Actuarial Memorandum and Certifications (Supporting Document)
- Unified Rate Review Template (Supporting Document)
- STD and LTD rate manuals, [NSHDIS 2000, NSHDIS 2500] (Rate)

Comments: There doesn't seem to be an Actuarial memo attached to this filing---- need to have a detailed complete one filed under the 'supporting document' TAB

Conclusion:

Sincerely,
Efren Tanhehco

State: District of Columbia **Filing Company:** Nationwide Life Insurance Company
TOI/Sub-TOI: H11G Group Health - Disability Income/H11G.004 Other
Product Name: ReNEW2 STD/LTD rate filing
Project Name/Number: ReNEW2 STD/LTD rate filing/

Response Letter

Response Letter Status Submitted to State
Response Letter Date 09/26/2013
Submitted Date 09/26/2013

Dear Donghan Xu,

Introduction:

Thank you for your letter.

Response 1

Comments:

Please note that when we submitted the filing, we attached two actuarial memos (one for STD and one for LTD) on the Supporting Documents tab under the item "Actuarial Memos," as follows:

Actuarial Memorandum Description

DC IN and NH Nationwide STD Actuarial Memorandum for Rate Filing_DC, IN, NH 09232013.pdf DC IN NH generic Nationwide_LTD_Actuarial_Memo_G2014_092313.pdf

Submitted Date Submitted: 09/24/2013

By: Kimberly Dunn

Related Objection 1

Applies To:

- Cover Letter All Filings (Supporting Document)
- Certificate of Authority to File (Supporting Document)
- Actuarial Memorandum (Supporting Document)
- Actuarial Justification (Supporting Document)
- District of Columbia and Countrywide Loss Ratio Analysis (P&C) (Supporting Document)
- District of Columbia and Countrywide Experience for the Last 5 Years (P&C) (Supporting Document)
- Actuarial Memorandum and Certifications (Supporting Document)
- Unified Rate Review Template (Supporting Document)
- STD and LTD rate manuals, [NSHDIS 2000, NSHDIS 2500] (Rate)

Comments: There doesn't seem to be an Actuarial memo attached to this filing---- need to have a detailed complete one filed under the 'supporting document' TAB

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Please see these .pdf documents on the Supporting Documents tab.

Thank you.

Sincerely,
Kimberly Dunn, JD

State:	District of Columbia	Filing Company:	Nationwide Life Insurance Company
TOI/Sub-TOI:	H11G Group Health - Disability Income/H11G.004 Other		
Product Name:	ReNEW2 STD/LTD rate filing		
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Sincerely,
Kimberly Dunn

SERFF Tracking #:

NWLC-129218500

State Tracking #:

Company Tracking #:

State:

District of Columbia

Filing Company:

Nationwide Life Insurance Company

TOI/Sub-TOI:

H11G Group Health - Disability Income/H11G.004 Other

Product Name:

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Project Name/Number:

ReNEW2 STD/LTD rate filing/

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		STD and LTD rate manuals	NSHDIS 2000, NSHDIS 2500	Revised	Previous State Filing Number: NWLC-126447362 Percent Rate Change Request:	DC IN and NH Nationwide Generic STD Rate Manual for Rate Filing_DC, IN, NH 09232013.pdf, DC IN and NH Nationwide Generic STD Rate Manual Tables for Rate Filing_DC, IN, NH 09232013.pdf, DC IN NH generic Nationwide_Group_LT D_RateManual_R2.4_ 092313.pdf, DC IN and NH generic Nationwide_LTD Manual Rate Tables_R2.4_Gen.pdf,

**Nationwide Life Insurance Company
Group Short Term Disability Rate Manual**

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Nationwide Life Insurance Company
Group Short Term Disability Rate Manual

Summary

This Group Short Term Disability (STD) Rate Manual is for a rate filing in your state applicable to Nationwide Life Insurance Company's STD groups with 2 or more employees for Policy Form NSHDIS 2000 and Certificate Form NSHDIS 2500. This Rate Manual is not intended for any other purpose.

Group STD insurance provides short term replacement for loss of income if a covered employee is unable to work at their Own Job for a short period of time, if that employee qualifies for benefits under the terms of the policy. The policy terms and benefits vary and can be designed to fit the needs of the employer. Benefits are generally defined as a percentage of each covered employee's weekly salary, subject to a maximum weekly benefit amount or they can be a flat weekly benefit amount. A claimant must satisfy the definition of disability and meet all of the other specific requirements of the policy in order to receive benefits.

In order to prevent over-insurance, benefits are reduced (offset) for Social Security, State Cash Sickness (SDI) plans, Worker's Compensation, any PERS/STRS disability benefits and Other Income amounts as described in the policy. Rate credits have been included in this rate manual to reflect the expected savings in benefit Claim Costs from these benefit offsets.

This rate manual's proposed effective date is January 1, 2014.

This rate manual was developed based upon Nationwide's current National STD experience and the competitive practice of other disability carriers.

Nationwide Life Insurance Company
Group Short Term Disability Rate Manual

Step I. Calculation of Monthly STD Net Claim Costs for 10+ Groups

A monthly Base Net Claim Cost for each employee in a Group's census is calculated as follows:

1. A Gross Weekly Benefit (GWB) for each employee is calculated based upon their salary and the STD plan's Benefit % and Maximum GWB.
2. If State Cash Sickness Benefit (SDI) Offsets don't apply to an employee, then the Accident and Sickness benefit periods are from the end of the STD plan's Accident/Sickness elimination period respectively to the end of the STD plan's maximum benefit period. Each employee's Net Weekly Benefit (NWB) is equal to their GWB.
3. If SDI Offsets apply to an employee (see Table A4 that has been updated to reflect the state SDI program's plan design parameters as of January 1, 2013 that apply to the SDI Offset calculation), then the STD plan's maximum benefit period is split into three benefit periods such that the expected benefit payable in each period is constant. The three benefit periods are:
 - a. From the elimination period to day 7 (assuming the Accident or Sickness elimination period is less than 7 days): during this benefit period, the assumption is that no SDI benefits are payable. Therefore, each employee's NWB is equal to their GWB during this benefit period.
 - b. From day 7 to the end of the SDI maximum benefit period: during this benefit period, the assumption is that SDI benefits are payable. Therefore, each employee's NWB is equal to their GWB minus their SDI Offset amount, subject to the STD plan's minimum benefit during this benefit period.
 - c. From the end of the SDI maximum benefit period to the end of the STD plan's maximum benefit period: during this benefit period, the assumption is that no SDI benefits are payable. Therefore, each employee's NWB is equal to their GWB during this benefit period.

For each benefit period determined from either item 2 or 3 above, the Base Net Claim Cost for each employee is equal to their NWB times their Claim Cost. Each employee's Base Net Claim Cost is then summed for each benefit period.

Each employee's Claim Cost is calculated for each benefit period defined in either item 2 or 3 above as follows: the Accident Proportion of a STD claim times the Elimination Period Factor for Accidents times the Base Net Claim Cost per \$1 weekly benefit plus the Sickness Proportion of a STD claim times the Elimination Period Factor for Sickness times the Base Net Claim Cost per \$1 weekly benefit.

The Unisex Base Net Claim Costs per \$1 of WB are in Table A1, the Accident and Sickness Proportions of the Base Net Claim Costs are in Table A2 and the Unisex Elimination Period Factors are in Table A3.

Nationwide Life Insurance Company
Group Short Term Disability Rate Manual

First Day Hospital Confinement Claim Cost

If this optional benefit is chosen, then the claim cost for this benefit is based on the longer of the Accident elimination period and the Sickness elimination period, up to a maximum period of 30 days, times each employee's NWB.

First Day Outpatient Surgery Benefit

If this optional benefit is chosen, then the claim cost for this benefit is based on the longer of the Accident elimination period and the Sickness elimination period, up to a maximum period of 30 days, times each employee's NWB.

First Day Hospital and Outpatient Surgery claim costs per \$1 of WB are in Table A5.

Age Factors

An Age factor that varies by gender selected from Table A6 is applied to each employee in a census to recognize the difference in claim costs by age and gender.

24-Hour Coverage Factors

Generally STD plans cover disabilities resulting from non-occupational injuries or illnesses. As an option, the employer can choose to cover occupational-related disabilities as well. This results in 24-hour income protection for each employee.

A 24-hour coverage factor is applied to each employee in a census equal to [1 plus the factor from Table A7(a)], if 24-hour coverage is provided. Since occupational injuries vary by industry, the adjustment factor is based upon the employer's 2-digit SIC.

This factor also depends on whether or not Worker's Compensation benefits will be offset against each employee's weekly benefit. If the policy offsets for Worker's Compensation, then an additional adjustment equal to [1 plus the factor from Table A7(b)] is applied.

Nationwide Life Insurance Company Group Short Term Disability Rate Manual

Salary Factors

A Salary factor that varies by Gender is selected from Table A8 for each employee in a census. Each employee's annual salary is Normalized by Area to account for differences in salary levels across the country. The Salary Normalization factors are based upon data from the Bureau of Labor Statistics. Salary Normalization factors are in the Area factor Table A11. For Flat Benefit STD plans, the Salary factor is 1.00.

Occupation Factors

An Occupation factor that varies by Gender selected from Table A9 is applied to each employee in a census based upon their Gender & Occupation. The Occupation Codes are described below.

Occupation Code A: Officials/Managers and Professionals

Officials/Managers: Occupations requiring administrative and managerial personnel who set broad policies, exercise overall responsibility for execution of these policies and direct individual departments or special phases of a firm's operations. This category is considered white collar and includes the occupations listed in Table A10.

Occupation Code B: Technicians, Office/Clerical

Technicians: Occupations requiring a combination of basic scientific knowledge and manual skill that can be obtained through 2 years of post high school education such as is offered in many technical institutes and junior colleges, or through equivalent on-the-job training. This category is considered gray collar and includes the occupations listed in Table A10.

Occupation Code C: Sales, Health Services Professionals

Sales: Occupations engaging wholly or primarily in direct selling. This category is considered gray collar and includes the occupations listed in Table A10.

Occupation Code D: Blue Collar Workers

Craft Workers: Manual workers of relatively high skill level having a thorough and comprehensive knowledge of the processes involved in their work. Exercise considerable independent judgment and usually receive an extensive period of training. This category is considered light blue collar.

Operatives: Workers who operate machine or processing equipment or perform other factory type duties of an intermediate skill level that can be mastered in a few weeks and requires only limited training. This category is considered blue collar.

Laborers: Workers in manual occupations that generally require no special training who perform elementary duties that may be learned in a few days and require the application of little or no independent judgment. This is considered heavy blue collar.

Service Workers: Workers in both protective and non-protective service occupations. This category is considered blue collar.

Occupation Code D includes the occupations listed in Table A10.

Nationwide Life Insurance Company
Group Short Term Disability Rate Manual

Area Factors

An Area factor selected from Table A11 is applied at the employee level based upon each employee's location.

Total Initial Net Claim Cost

A Total Initial Net Claim Cost for each employee in a group's census is equal to the sum of each employee's Base Net Claim Cost, First Day Hospital Confinement Claim Cost and First Day Outpatient Surgery Claim Cost multiplied by their Age/Gender factor, 24-hour Coverage factor, Salary factor, Occupation factor and Area factor. The result is summed for all employees by Class.

Voluntary Factor

The Total Initial Net Claim Cost for all employees in each Class is multiplied by a factor of 1.08 if the STD plan for the Class is a Voluntary plan to determine a monthly Total Net Claim Cost for each Class.

Nationwide Life Insurance Company
Group Short Term Disability Rate Manual

Step II. Plan Adjustment Factors for 10+ Groups

The following Plan Adjustment factors are applied to the monthly Total Net Claim Cost for each Class determined in Step I above based upon the STD plan for each Class:

Integration Factor: An appropriate Integration factor is selected from Table B1 based upon the STD plan's Integration basis with Other Income benefits for each Class.

Case Size Factor: An appropriate Case Size factor is selected from Table B2 for each Class based upon the number of eligible lives in the group.

Industry Factor: An appropriate Industry factor is selected from Table B3 based upon the employer's 4-digit SIC for each Class.

Pre-X Condition Exclusion Factor: This limitation is designed to exclude injuries and illnesses that existed for "x" months prior to the effective date of insurance that result in disability within "y" months after the effective date of insurance. Sometimes a treatment free period "z" (after the effective date) is included in the definition. The notations for the Pre-X Exclusion periods are x/y (the STD plan does not include a treatment-free period) and x/z/y (the STD plan includes a treatment-free period). An appropriate Pre-X Condition Exclusion factor is selected from Table B4 based upon the STD plan's Pre-X Condition Exclusion for each Class.

Participation Factor: This factor is designed to adjust the expected claim costs for the increasing anti-selection expected with lower participation in a Contributory and Voluntary STD plan. An appropriate Participation factor is selected from Table B5 based upon the expected Participation % for each Class.

Employer Contribution Factor: This factor recognizes the variation in expected claim costs by the STD plan's Benefit % adjusted to reflect the expected ratio of an employee's average after-tax earnings while disabled-to-their average after-tax earnings prior to disability. This ratio is calculated based upon the STD plan's benefit percentage, employer contribution percentage, and the taxability of benefits associated with employee contributions. There is a separate factor for Flat benefit STD plans. An appropriate Employer Contribution factor is selected from Table B6 as described for each Class.

FICA Factor: If Nationwide is paying the FICA taxes for an employer, then a factor of 1.065 adjusted based upon the taxable portion of the STD benefit for each Class is applied.

Own Job Definition of Disability (DOD) Factor: The factor applied at the Class level for this DOD is 0.975.

Partial DOD Factor: The factor applied at the Class level for this DOD is 1.00.

Residual DOD Factor: The factor applied at the Class level for this DOD is based upon the duration of the sickness elimination period. If the sickness elimination period is less than 8 days, then this factor is 1.026188; otherwise, this factor is 1.048125.

Rate Guarantee Factor: This factor varies by the number of months in the rate guarantee period and the type of STD risk: Standard or Preferred, as follows:

Nationwide Life Insurance Company
Group Short Term Disability Rate Manual

A Preferred risk is a traditional non-contributory STD plan with benefit duration less than 14 weeks, both sickness and accident elimination periods greater than 7 days and the maximum weekly benefit is less than \$2,500.

Plans that do not have these characteristics are classified as a Standard Risk.

An appropriate Rate Guarantee factor is selected from Table B7 for each Class.

Maximum Benefit Factor: A Maximum Benefit factor is selected from Table B8 based upon the maximum weekly benefit for each Class.

Blue Collar Factor: A Blue Collar factor is selected from Table B9 based upon the percentage of GWB attributable to Blue Collar employees (employees in Occupation Code D) for each Class.

The Adjusted Total Net Claim Cost for each Class is equal to its Total Net Claim Cost from Step I times the product of the Class factors from this Step.

The Adjusted Total Net Claim Cost for a 10+ Group is equal to the sum of the Adjusted Total Net Claim Cost for each Class.

The Pre-Expense Premium for a 10+ STD Group is equal to its Adjusted Total Net Claim Cost divided by (100% minus a 2% Profit Margin %).

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Group Short Term Disability Rate Manual

Step III. Calculation of Monthly STD Street Premium & Rates for 10+ Groups

A 10+ Group's monthly STD Street Premium is equal to its Pre-Expense Premium from Step II divided by (100% minus the Administration Expense %s minus the Issue State's Premium Tax % minus the Commission %, all from Table B10).

A 10+ Group's monthly STD Rate is equal to its monthly STD Street Premium determined above divided by its Total GWB Volume times \$10.

A 10+ STD monthly Street Premium & Rate Calculation example is provided in Table B11.

Nationwide Life Insurance Company
Group Short Term Disability Rate Manual

Step IV. Calculation of Monthly STD Street Premium & Rates for Small Groups

A Small Group's Total monthly STD street premium is equal to the sum of each employee's Weekly Salary times the plan's Benefit % rounded to the next higher whole dollar subject to the plan's Maximum Benefit divided by \$10 times the employee's Base rate per \$10 GWB selected from Table 1 of Table C1 based upon their attained age as of the rate effective date and gender for the STD Plan their employer selects that is based upon the small employer's eligibility for the four available STD Plans as shown in Table 2 of Table C1; times

1. the Pre-X Condition Limited Benefit factor, if this benefit option applies, selected from Table 3 of Table C1; times
2. the Industry factor selected from Table C2 based upon the employer's 4-digit SIC.

A Small Group's monthly STD Rate per \$10 GWB for each covered employee is equal to each employee's STD Street Premium divided by their GWB times \$10.

A Small Group's Total monthly STD Rate per \$10 GWB is equal its total STD Street Premium determined above divided by its Total GWB Volume times \$10.

A Small Group STD monthly Street Premium & Rate Calculation example is provided in Table C3.

The STD Target Loss Ratio for Small Groups is 53.0%.

Nationwide Life Insurance Company

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Workbook ID

Confidential

Nationwide's STD Rate Manual Tables

Company	Nationwide Life Insurance Company
Policy Form	NSHDIS 2000
Policy Certificate Form	NSHDIS 2500
Group Coverage	Group Short Term Disability (STD) Insurance
Proposed Effective Date	January 1, 2014
Reinsurer	Reliance Standard Life Insurance Company/Tokio Marine
Reinsurance Manager	Custom Disability Solutions

Table A1: Monthly 10+ STD Unisex Base NCCs per \$1 Weekly Benefit (WB)											
BP (# Days)	Base NCCs	BP (# Days)	Base NCCs	BP (# Days)	Base NCCs	BP (# Days)	Base NCCs	BP (# Days)	Base NCCs	BP (# Days)	Base NCCs
0	\$0.0000	128	\$0.0222	256	\$0.0282	384	\$0.0330	512	\$0.0375	640	\$0.0420
1	0.0005	129	0.0223	257	0.0283	385	0.0331	513	0.0376	641	0.0420
2	0.0009	130	0.0224	258	0.0283	386	0.0331	514	0.0376	642	0.0421
3	0.0014	131	0.0224	259	0.0283	387	0.0331	515	0.0376	643	0.0421
4	0.0018	132	0.0225	260	0.0284	388	0.0332	516	0.0377	644	0.0421
5	0.0022	133	0.0225	261	0.0284	389	0.0332	517	0.0377	645	0.0422
6	0.0027	134	0.0226	262	0.0285	390	0.0332	518	0.0378	646	0.0422
7	0.0031	135	0.0227	263	0.0285	391	0.0333	519	0.0378	647	0.0422
8	0.0035	136	0.0227	264	0.0285	392	0.0333	520	0.0378	648	0.0423
9	0.0039	137	0.0228	265	0.0286	393	0.0334	521	0.0379	649	0.0423
10	0.0043	138	0.0228	266	0.0286	394	0.0334	522	0.0379	650	0.0423
11	0.0047	139	0.0229	267	0.0287	395	0.0334	523	0.0379	651	0.0424
12	0.0050	140	0.0230	268	0.0287	396	0.0335	524	0.0380	652	0.0424
13	0.0054	141	0.0230	269	0.0287	397	0.0335	525	0.0380	653	0.0424
14	0.0058	142	0.0231	270	0.0288	398	0.0335	526	0.0380	654	0.0425
15	0.0061	143	0.0231	271	0.0288	399	0.0336	527	0.0381	655	0.0425
16	0.0064	144	0.0232	272	0.0289	400	0.0336	528	0.0381	656	0.0426
17	0.0068	145	0.0232	39 Weeks	0.0289	401	0.0336	529	0.0381	657	0.0426
18	0.0071	146	0.0233			402	0.0337	530	0.0382	658	0.0426
19	0.0074	147	0.0234			403	0.0337	531	0.0382	659	0.0427
20	0.0077	148	0.0234	276	0.0290	404	0.0337	532	0.0382	660	0.0427
21	0.0080	149	0.0235	277	0.0291	405	0.0338	533	0.0383	661	0.0427
22	0.0083	150	0.0235	278	0.0291	406	0.0338	534	0.0383	662	0.0428
23	0.0086	151	0.0236	279	0.0291	407	0.0339	535	0.0383	663	0.0428
24	0.0089	152	0.0236	280	0.0292	408	0.0339	536	0.0384	664	0.0428
25	0.0092	153	0.0237	281	0.0292	409	0.0339	537	0.0384	665	0.0429
26	0.0095	154	0.0237	282	0.0293	410	0.0340	538	0.0385	666	0.0429
27	0.0097	155	0.0238	283	0.0293	411	0.0340	539	0.0385	667	0.0429
28	0.0100	156	0.0238	284	0.0293	412	0.0340	540	0.0385	668	0.0430
29	0.0102	157	0.0239	285	0.0294	413	0.0341	541	0.0386	669	0.0430
30	0.0105	158	0.0239	286	0.0294	414	0.0341	542	0.0386	670	0.0430
31	0.0107	159	0.0240	287	0.0295	415	0.0341	543	0.0386	671	0.0431
32	0.0110	160	0.0240	288	0.0295	416	0.0342	544	0.0387	672	0.0431
33	0.0112	161	0.0241	289	0.0295	417	0.0342	545	0.0387	673	0.0431
34	0.0114	162	0.0241	290	0.0296	418	0.0342	546	0.0387	674	0.0432
35	0.0117	163	0.0242	291	0.0296	419	0.0343	547	0.0388	675	0.0432
36	0.0119	164	0.0242	292	0.0296	420	0.0343	548	0.0388	676	0.0432
37	0.0121	165	0.0243	293	0.0297	421	0.0343	549	0.0388	677	0.0433
38	0.0123	166	0.0243	294	0.0297	422	0.0344	550	0.0389	678	0.0433
39	0.0125	167	0.0244	295	0.0298	423	0.0344	551	0.0389	679	0.0433
40	0.0127	168	0.0244	296	0.0298	424	0.0345	552	0.0389	680	0.0434
41	0.0129	169	0.0245	297	0.0298	425	0.0345	553	0.0390	681	0.0434
42	0.0131	170	0.0245	298	0.0299	426	0.0345	554	0.0390	682	0.0434
43	0.0133	171	0.0246	299	0.0299	427	0.0346	555	0.0390	683	0.0435
44	0.0135	172	0.0246	300	0.0300	428	0.0346	556	0.0391	684	0.0435
45	0.0137	173	0.0247	301	0.0300	429	0.0346	557	0.0391	685	0.0436
46	0.0138	174	0.0247	302	0.0300	430	0.0347	558	0.0392	686	0.0436
47	0.0140	175	0.0248	303	0.0301	431	0.0347	559	0.0392	687	0.0436
48	0.0142	176	0.0248	304	0.0301	432	0.0347	560	0.0392	688	0.0437
49	0.0144	177	0.0248	305	0.0301	433	0.0348	561	0.0393	689	0.0437
50	0.0145	178	0.0249	306	0.0302	434	0.0348	562	0.0393	690	0.0437
51	0.0147	179	0.0249	307	0.0302	435	0.0348	563	0.0393	691	0.0438
52	0.0148	180	0.0250	308	0.0303	436	0.0349	564	0.0394	692	0.0438
53	0.0150	181	0.0250	309	0.0303	437	0.0349	565	0.0394	693	0.0438
54	0.0152	26 Weeks	0.0251	310	0.0303	438	0.0349	566	0.0394	694	0.0439
55	0.0153			311	0.0304	439	0.0350	567	0.0395	695	0.0439
56	0.0155			312	0.0304	440	0.0350	568	0.0395	696	0.0439
57	0.0156	185	0.0252	313	0.0305	441	0.0350	569	0.0395	697	0.0440
58	0.0157	186	0.0253	314	0.0305	442	0.0351	570	0.0396	698	0.0440
59	0.0159	187	0.0253	315	0.0305	443	0.0351	571	0.0396	699	0.0440
60	0.0160	188	0.0253	316	0.0306	444	0.0352	572	0.0396	700	0.0441
61	0.0162	189	0.0254	317	0.0306	445	0.0352	573	0.0397	701	0.0441
62	0.0163	190	0.0254	318	0.0306	446	0.0352	574	0.0397	702	0.0441
9 Weeks	0.0164	191	0.0255	319	0.0307	447	0.0353	575	0.0397	703	0.0442
64	0.0166	192	0.0255	320	0.0307	448	0.0353	576	0.0398	704	0.0442

Table A1: Monthly 10+ STD Unisex Base NCCs per \$1 Weekly Benefit (WB)											
BP (# Days)	Base NCCs	BP (# Days)	Base NCCs	BP (# Days)	Base NCCs	BP (# Days)	Base NCCs	BP (# Days)	Base NCCs	BP (# Days)	Base NCCs
65	0.0167	193	0.0256	321	0.0308	449	0.0353	577	0.0398	705	0.0442
66	0.0168	194	0.0256	322	0.0308	450	0.0354	578	0.0398	706	0.0443
67	0.0169	195	0.0256	323	0.0308	451	0.0354	579	0.0399	707	0.0443
68	0.0171	196	0.0257	324	0.0309	452	0.0354	580	0.0399	708	0.0443
69	0.0172	197	0.0257	325	0.0309	453	0.0355	581	0.0400	709	0.0444
70	0.0173	198	0.0258	326	0.0309	454	0.0355	582	0.0400	710	0.0444
71	0.0174	199	0.0258	327	0.0310	455	0.0355	583	0.0400	711	0.0444
72	0.0175	200	0.0259	328	0.0310	456	0.0356	584	0.0401	712	0.0445
73	0.0176	201	0.0259	329	0.0311	457	0.0356	585	0.0401	713	0.0445
74	0.0177	202	0.0260	330	0.0311	458	0.0356	586	0.0401	714	0.0445
75	0.0179	203	0.0260	331	0.0311	459	0.0357	587	0.0402	715	0.0446
76	0.0180	204	0.0260	332	0.0312	460	0.0357	588	0.0402	716	0.0446
77	0.0181	205	0.0261	333	0.0312	461	0.0358	589	0.0402	717	0.0447
78	0.0182	206	0.0261	334	0.0312	462	0.0358	590	0.0403	718	0.0447
79	0.0183	207	0.0262	335	0.0313	463	0.0358	591	0.0403	719	0.0447
80	0.0184	208	0.0262	336	0.0313	464	0.0359	592	0.0403	720	0.0448
81	0.0185	209	0.0263	337	0.0313	465	0.0359	593	0.0404	721	0.0448
82	0.0186	210	0.0263	338	0.0314	466	0.0359	594	0.0404	722	0.0448
83	0.0187	211	0.0263	339	0.0314	467	0.0360	595	0.0404	723	0.0449
84	0.0188	212	0.0264	340	0.0315	468	0.0360	596	0.0405	724	0.0449
85	0.0189	213	0.0264	341	0.0315	469	0.0360	597	0.0405	725	0.0449
86	0.0190	214	0.0265	342	0.0315	470	0.0361	598	0.0405	726	0.0450
87	0.0191	215	0.0265	343	0.0316	471	0.0361	599	0.0406	727	0.0450
88	0.0192	216	0.0266	344	0.0316	472	0.0361	600	0.0406	728	0.0450
89	0.0193	217	0.0266	345	0.0316	473	0.0362	601	0.0406	729	0.0451
90	0.0194	218	0.0266	346	0.0317	474	0.0362	602	0.0407	104 Weeks	0.0451
13 Weeks	0.0194	219	0.0267	347	0.0317	475	0.0362	603	0.0407	731	0.0451
92	0.0195	220	0.0267	348	0.0317	476	0.0363	604	0.0408	732	0.0452
93	0.0196	221	0.0268	349	0.0318	477	0.0363	605	0.0408	733	0.0452
94	0.0197	222	0.0268	350	0.0318	478	0.0364	606	0.0408	734	0.0452
95	0.0198	223	0.0269	351	0.0319	479	0.0364	607	0.0409	735	0.0453
96	0.0199	224	0.0269	352	0.0319	480	0.0364	608	0.0409	736	0.0453
97	0.0200	225	0.0269	353	0.0319	481	0.0365	609	0.0409	737	0.0453
98	0.0201	226	0.0270	354	0.0320	482	0.0365	610	0.0410	738	0.0454
99	0.0201	227	0.0270	355	0.0320	483	0.0365	611	0.0410	739	0.0454
100	0.0202	228	0.0271	356	0.0320	484	0.0366	612	0.0410	740	0.0454
101	0.0203	229	0.0271	357	0.0321	485	0.0366	613	0.0411	741	0.0455
102	0.0204	230	0.0271	358	0.0321	486	0.0366	614	0.0411	742	0.0455
103	0.0205	231	0.0272	359	0.0321	487	0.0367	615	0.0411	743	0.0455
104	0.0205	232	0.0272	360	0.0322	488	0.0367	616	0.0412	744	0.0456
105	0.0206	233	0.0273	361	0.0322	489	0.0367	617	0.0412	745	0.0456
106	0.0207	234	0.0273	362	0.0323	490	0.0368	618	0.0412	746	0.0456
107	0.0208	235	0.0274	363	0.0323	491	0.0368	619	0.0413	747	0.0457
108	0.0209	236	0.0274	364	0.0323	492	0.0368	620	0.0413	748	0.0457
109	0.0209	237	0.0274	52 Weeks	0.0324	493	0.0369	621	0.0413	749	0.0457
110	0.0210	238	0.0275	366	0.0324	494	0.0369	622	0.0414	750	0.0458
111	0.0211	239	0.0275	367	0.0324	495	0.0369	623	0.0414	751	0.0458
112	0.0211	240	0.0276	368	0.0325	496	0.0370	624	0.0414	752	0.0459
113	0.0212	241	0.0276	369	0.0325	497	0.0370	625	0.0415	753	0.0459
114	0.0213	242	0.0276	370	0.0325	498	0.0371	626	0.0415	754	0.0459
115	0.0214	243	0.0277	371	0.0326	499	0.0371	627	0.0415	755	0.0460
116	0.0214	244	0.0277	372	0.0326	500	0.0371	628	0.0416	756	0.0460
117	0.0215	245	0.0278	373	0.0326	501	0.0372	629	0.0416	757	0.0460
118	0.0216	246	0.0278	374	0.0327	502	0.0372	630	0.0417	758	0.0461
119	0.0216	247	0.0279	375	0.0327	503	0.0372	631	0.0417	759	0.0461
120	0.0217	248	0.0279	376	0.0328	504	0.0373	632	0.0417	760	0.0461
121	0.0218	249	0.0279	377	0.0328	505	0.0373	633	0.0418	761	0.0462
122	0.0218	250	0.0280	378	0.0328	506	0.0373	634	0.0418	762	0.0462
123	0.0219	251	0.0280	379	0.0329	507	0.0374	635	0.0418		
124	0.0220	252	0.0281	380	0.0329	508	0.0374	636	0.0419		
125	0.0220	253	0.0281	381	0.0329	509	0.0374	637	0.0419		
126	0.0221	254	0.0281	382	0.0330	510	0.0375	638	0.0419		
127	0.0222	255	0.0282	383	0.0330	511	0.0375	639	0.0420		

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Table A2: Accident/Sickness Proportions of Total 10+ STD Claim Costs by Gender		
Claim Type	Male Factor	Female Factor
Accident	0.2238	0.0860
Sickness	0.7762	0.9140

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Table A3: Unisex 10+ STD Elimination Period (EP) Factors						
EP (# Days)	EP Factors			EP (# Days)	EP Factors	
	Accident	Sickness			Accident	Sickness
0	1.5134	1.3219		46	0.9312	0.8624
1	1.4305	1.2654		47	0.9309	0.8617
2	1.3494	1.2109		48	0.9305	0.8611
3	1.2709	1.1589		49	0.9302	0.8604
4	1.1956	1.1104		50	0.9299	0.8597
5	1.1244	1.0665		51	0.9295	0.8590
6	1.0587	1.0289		52	0.9292	0.8584
7	1.0000	1.0000		53	0.9288	0.8577
8	0.9917	0.9834		54	0.9285	0.8570
9	0.9834	0.9669		55	0.9282	0.8563
10	0.9751	0.9503		56	0.9278	0.8557
11	0.9669	0.9337		57	0.9275	0.8550
12	0.9586	0.9171		58	0.9272	0.8543
13	0.9503	0.9006		59	0.9268	0.8536
14	0.9420	0.8840		60	0.9265	0.8530
15	0.9417	0.8833		61	0.9261	0.8523
16	0.9413	0.8827		62	0.9258	0.8516
17	0.9410	0.8820		63	0.9255	0.8509
18	0.9407	0.8813		64	0.9251	0.8503
19	0.9403	0.8806		65	0.9248	0.8496
20	0.9400	0.8800		66	0.9245	0.8489
21	0.9396	0.8793		67	0.9241	0.8482
22	0.9393	0.8786		68	0.9238	0.8476
23	0.9390	0.8779		69	0.9234	0.8469
24	0.9386	0.8773		70	0.9231	0.8462
25	0.9383	0.8766		71	0.9228	0.8455
26	0.9380	0.8759		72	0.9224	0.8449
27	0.9376	0.8752		73	0.9221	0.8442
28	0.9373	0.8746		74	0.9218	0.8435
29	0.9369	0.8739		75	0.9214	0.8429
30	0.9366	0.8732		76	0.9211	0.8422
31	0.9363	0.8725		77	0.9208	0.8415
32	0.9359	0.8719		78	0.9204	0.8408
33	0.9356	0.8712		79	0.9201	0.8402
34	0.9353	0.8705		80	0.9197	0.8395
35	0.9349	0.8698		81	0.9194	0.8388
36	0.9346	0.8692		82	0.9191	0.8381
37	0.9342	0.8685		83	0.9187	0.8375
38	0.9339	0.8678		84	0.9184	0.8368
39	0.9336	0.8671		85	0.9181	0.8361
40	0.9332	0.8665		86	0.9177	0.8354
41	0.9329	0.8658		87	0.9174	0.8348
42	0.9326	0.8651		88	0.9170	0.8341
43	0.9322	0.8644		89	0.9167	0.8334
44	0.9319	0.8638		90	0.9164	0.8327
45	0.9315	0.8631				

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Table A4: STD State SDI Benefits					
Cash Sickness State	Maximum WB	Minimum WB	Benefit %	Benefit Period (Weeks)	Acc/Sick EP (Days)
California	\$1,067	\$50	55.00%	52	7-7
Hawaii	535	14	58.00%	26	7-7
New Jersey	584	0	66.67%	26	7-7*
New York	170	20	50.00%	26	7-7
Puerto Rico	113	12	65.00%	26	7-7**
Rhode Island***	736	72	60.00%	30	7-7****
* 1st day of disability, if disability lasts more than 21 days.					
** 1st day of hospitalization					
*** Employees are eligible for an add'l benefit of \$10 or 7% of their weekly rate, whichever is greater, for each child < 18 (maximum of 5 dependents).					
**** No EP in RI effective on 7/1/2012.					

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**Table A5: First Day Hospital & Outpatient Surgery
Optional Benefit's 10+ STD Claim Costs per \$1 WB**

Longer of Accident /Sickness EP	1st Day Outpatient Surgery	1st Day Outpatient Surgery	1st Day Hospital
	Retro Benefit	Non-Retro Benefit	
0	0.0000	0.0000	0.0000
1	0.0001	0.0001	0.0004
2	0.0002	0.0002	0.0009
3	0.0003	0.0003	0.0013
4	0.0004	0.0004	0.0017
5	0.0004	0.0005	0.0021
6	0.0005	0.0007	0.0026
7	0.0006	0.0008	0.0030
8	0.0007	0.0009	0.0033
9	0.0008	0.0010	0.0035
10	0.0008	0.0010	0.0038
11	0.0009	0.0011	0.0040
12	0.0010	0.0012	0.0043
13	0.0011	0.0013	0.0045
14	0.0011	0.0014	0.0048
15	0.0012	0.0015	0.0049
16	0.0013	0.0016	0.0050
17	0.0014	0.0017	0.0051
18	0.0014	0.0018	0.0053
19	0.0015	0.0019	0.0054
20	0.0016	0.0019	0.0055
21	0.0016	0.0020	0.0056
22	0.0017	0.0021	0.0057
23	0.0017	0.0022	0.0058
24	0.0018	0.0023	0.0059
25	0.0019	0.0023	0.0060
26	0.0019	0.0024	0.0062
27	0.0020	0.0025	0.0063
28	0.0020	0.0026	0.0064
29	0.0021	0.0026	0.0065
30	0.0022	0.0027	0.0066

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Table A6: 10+ STD Age Factors		
Attained Age-Band	Male Factor	Female Maternity Factor
Less than 25	0.5965	3.1699
25 - 29	0.5635	3.8077
30 - 34	0.6544	3.4015
35 - 39	0.7490	2.4076
40 - 44	0.8889	1.9939
45 - 49	1.1230	1.9374
50 - 54	1.4113	1.9895
55 - 59	1.7820	2.2887
60 - 64	1.9646	2.5401
65 - 69	2.6365	3.2107
70 or Older	3.5419	4.0543

Table A7(a): 10+ STD 24-Hour Coverage Factors	
2-Digit SIC	Factor
1	0.44
2	0.62
3	0.46
4	0.46
5	0.46
6	0.46
7	0.43
8	0.46
9	0.37
10	0.30
11	0.30
12	0.50
13	0.17
14	0.34
15	0.37
16	0.41
17	0.43
18	0.00
19	0.00
20	0.71
21	0.36
22	0.30
23	0.22
24	0.37
25	0.37
26	0.36
27	0.33
28	0.24
29	0.24
30	0.56
31	0.51
32	0.66
33	0.65
34	0.52
35	0.41
36	0.14
37	0.63
38	0.20
39	0.31
40	0.24
41	0.45
42	0.50
43	1.02
44	0.31
45	0.96
46	0.11
47	0.45
48	0.19
49	0.31
50	0.31
51	0.53
52	0.50
53	0.50

Table A7(a): 10+ STD 24-Hour Coverage Factors	
2-Digit SIC	Factor
54	0.41
55	0.26
56	0.12
57	0.35
58	0.17
59	0.26
60	0.05
61	0.05
62	0.01
63	0.05
64	0.05
65	0.21
66	0.05
67	0.05
68	0.00
69	0.00
70	0.38
71	0.18
72	0.18
73	0.06
74	0.14
75	0.21
76	0.21
77	0.21
78	0.35
79	0.35
80	0.42
81	0.06
82	0.11
83	0.27
84	0.26
85	0.13
86	0.13
87	0.07
88	0.18
89	0.14
90	0.35
91	0.45
92	0.45
93	0.45
94	0.45
95	0.45
96	0.45
97	0.45
98	0.45
99	0.40

**Table A7(b): 10+ STD 24-Hour Coverage
Factors (Workers Comp Adj)**

State		Factor
AL	Alabama	0.075
AK	Alaska	0.075
AZ	Arizona	0.075
AR	Arkansas	0.075
CA	California	0.100
CO	Colorado	0.075
CT	Connecticut	0.075
DE	Delaware	0.075
DC	Washington DC	0.075
FL	Florida	0.075
GA	Georgia	0.075
ID	Idaho	0.075
IL	Illinois	0.075
IN	Indiana	0.075
IA	Iowa	0.075
KS	Kansas	0.075
KY	Kentucky	0.075
LA	Louisiana	0.075
ME	Maine	0.075
MD	Maryland	0.075
MA	Massachusetts	0.075
MI	Michigan	0.075
MN	Minnesota	0.075
MS	Mississippi	0.100
MO	Missouri	0.075
MT	Montana	0.075
NE	Nebraska	0.075
NV	Nevada	0.075
NH	New Hampshire	0.075
NJ	New Jersey	0.100
NM	New Mexico	0.075
NY	New York	0.100
NC	North Carolina	0.075
ND	North Dakota	0.075
OH	Ohio	0.075
OK	Oklahoma	0.100
OR	Oregon	0.075
PA	Pennsylvania	0.075
RI	Rhode Island	0.075
SC	South Carolina	0.100
SD	South Dakota	0.075
TN	Tennessee	0.075
TX	Texas	0.100
UT	Utah	0.075
VT	Vermont	0.075
VA	Virginia	0.075
WA	Washington	0.075
WV	West Virginia	0.075
WI	Wisconsin	0.075
WY	Wyoming	0.075
HI	Hawaii	0.075
PR	Foreign	0.075

Table A8: 10+ STD Salary Factors			
Normalized Annual Salary Range	Male Factor	Female Factor	Female-to-Male Ratio
Flat Benefit Plans	1.000	1.000	1.000
Less than \$15k	2.010	1.540	0.766
[\$15k, 17.5k)	1.920	1.510	0.786
[\$17.5k, 20k)	1.830	1.480	0.809
[\$20k, 22.5k)	1.750	1.450	0.829
[\$22.5k, 25k)	1.670	1.420	0.850
[\$25k, 27.5k)	1.590	1.390	0.874
[\$27.5k, 30k)	1.520	1.360	0.895
[\$30k, 32.5k)	1.450	1.330	0.917
[\$32.5k, 35k)	1.380	1.310	0.949
[\$35k, 37.5k)	1.320	1.280	0.970
[\$37.5k, 40k)	1.260	1.240	0.984
[\$40k, 42.5k)	1.190	1.200	1.008
[\$42.5k, 45k)	1.130	1.160	1.027
[\$45k, 47.5k)	1.080	1.130	1.046
[\$47.5k, 50k)	1.030	1.090	1.058
[\$50k, 52.5k)	0.980	1.060	1.082
[\$52.5k, 55k)	0.940	1.050	1.117
[\$55k, 57.5k)	0.900	1.040	1.156
[\$57.5k, 60k)	0.860	1.030	1.198
[\$60k, 62.5k)	0.830	1.030	1.241
[\$62.5k, 65k)	0.790	1.020	1.291
[\$65k, 67.5k)	0.760	1.010	1.329
[\$67.5k, 70k)	0.730	1.010	1.384
[\$70k, 72.5k)	0.700	1.000	1.429
[\$72.5k, 75k)	0.680	1.000	1.471
[\$75k, 77.5k)	0.650	1.000	1.538
[\$77.5k, 80k)	0.620	0.990	1.597
[\$80k+	0.600	0.990	1.650

Table A9: 10+ STD Occupation Factors			
Occupation Code	Male Factor	Female Factor	Female-to-Male Ratio
A	0.850	0.950	1.118
B	0.950	0.975	1.026
C	1.100	1.000	0.909
D	1.350	1.200	0.889

Table A10: 10+ STD Occupational Classifications & Codes			
EEOC Code	SOC Code	Standard Occupational Classification Description	Occupation Code
1	11-0000	Management Occupations	A
1	11-1011	Chief Executives	A
1	11-1021	General and Operations Managers	A
2	11-1031	Legislators	A
1	11-2011	Advertising and Promotions Managers	A
1	11-2021	Marketing Managers	A
1	11-2022	Sales Managers	A
1	11-2031	Public Relations Managers	A
1	11-3011	Administrative Services Managers	A
1	11-3021	Computer and Information Systems Managers	A
1	11-3031	Financial Managers	A
1	11-3040	Human Resources Managers	A
1	11-3061	Purchasing Managers	A
1	11-9031	Education Administrators, Preschool and Child Care Center/Program	A
1	11-9032	Education Administrators, Elementary and Secondary School	A
1	11-9033	Education Administrators, Postsecondary	A
1	11-9041	Engineering Managers	A
1	11-9111	Medical and Health Services Managers	A
1	11-9121	Natural Sciences Managers	A
1	11-9141	Property, Real Estate, and Community Association Managers	A
1	11-9151	Social and Community Service Managers	A
1	13-1011	Agents and Business Managers of Artists, Performers, and Athletes	A
1	13-1111	Management Analysts	A
2	13-2011	Accountants and Auditors	A
2	13-2031	Budget Analysts	A
2	13-2051	Financial Analysts	A
2	13-2052	Personal Financial Advisors	A
2	15-1011	Computer and Information Scientists, Research	A
2	15-1031	Computer Software Engineers, Applications	A
2	15-1032	Computer Software Engineers, Systems Software	A
2	15-1051	Computer Systems Analysts	A
2	15-2011	Actuaries	A
2	15-2021	Mathematicians	A
2	17-0000	Architecture and Engineering Occupations	A
2	17-1011	Architects, Except Landscape and Naval	A
2	17-1021	Cartographers and Photogrammetrists	A
2	17-1022	Surveyors	A
2	17-2011	Aerospace Engineers	A
2	17-2021	Agricultural Engineers	A
2	17-2031	Biomedical Engineers	A
2	17-2041	Chemical Engineers	A
2	17-2051	Civil Engineers	A
2	17-2061	Computer Hardware Engineers	A
2	17-2071	Electrical Engineers	A
2	17-2072	Electronics Engineers, Except Computer	A
2	17-2081	Environmental Engineers	A
2	17-2111	Health and Safety Engineers, Except Mining Safety Engineers and Inspectors	A
2	17-2112	Industrial Engineers	A
2	17-2121	Marine Engineers and Naval Architects	A
2	17-2131	Materials Engineers	A
2	17-2141	Mechanical Engineers	A
2	17-2151	Mining and Geological Engineers, Including Mining Safety Engineers	A
2	17-2161	Nuclear Engineers	A
2	17-2171	Petroleum Engineers	A
2	19-1010	Agricultural and Food Scientists	A
2	19-1021	Biochemists and Biophysicists	A
2	19-1022	Microbiologists	A
2	19-1023	Zoologists and Wildlife Biologists	A
2	19-1031	Conservation Scientists	A
2	19-1041	Epidemiologists	A
2	19-1042	Medical Scientists, Except Epidemiologists	A
2	19-2011	Astronomers	A
2	19-2012	Physicists	A
2	19-2021	Atmospheric and Space Scientists	A
2	19-2031	Chemists	A
2	19-2032	Materials Scientists	A
2	19-2041	Environmental Scientists and Specialists, Including Health	A
2	19-2042	Geoscientists, Except Hydrologists and Geographers	A
2	19-2043	Hydrologists	A

Table A10: 10+ STD Occupational Classifications & Codes			
EEOC Code	SOC Code	Standard Occupational Classification Description	Occupation Code
2	19-3011	Economists	A
2	19-3021	Market Research Analysts	A
2	19-3031	Clinical, Counseling, and School Psychologists	A
2	19-3032	Industrial-Organizational Psychologists	A
2	19-3041	Sociologists	A
2	19-3051	Urban and Regional Planners	A
2	19-3091	Anthropologists and Archeologists	A
2	19-3092	Geographers	A
2	19-3093	Historians	A
2	19-3094	Political Scientists	A
2	21-1013	Marriage and Family Therapists	A
2	21-1091	Health Educators	A
2	23-1011	Lawyers	A
2	23-1021	Administrative Law Judges, Adjudicators, and Hearing Officers	A
2	23-1022	Arbitrators, Mediators, and Conciliators	A
2	23-1023	Judges, Magistrate Judges, and Magistrates	A
2	25-1011	Business Teachers, Postsecondary	A
2	25-1021	Computer Science Teachers, Postsecondary	A
2	25-1022	Mathematical Science Teachers, Postsecondary	A
2	25-1031	Architecture Teachers, Postsecondary	A
2	25-1032	Engineering Teachers, Postsecondary	A
2	25-1041	Agricultural Sciences Teachers, Postsecondary	A
2	25-1042	Biological Science Teachers, Postsecondary	A
2	25-1043	Forestry and Conservation Science Teachers, Postsecondary	A
2	25-1051	Atmospheric, Earth, Marine, and Space Sciences Teachers, Postsecondary	A
2	25-1052	Chemistry Teachers, Postsecondary	A
2	25-1053	Environmental Science Teachers, Postsecondary	A
2	25-1054	Physics Teachers, Postsecondary	A
2	25-1061	Anthropology and Archeology Teachers, Postsecondary	A
2	25-1062	Area, Ethnic, and Cultural Studies Teachers, Postsecondary	A
2	25-1063	Economics Teachers, Postsecondary	A
2	25-1064	Geography Teachers, Postsecondary	A
2	25-1065	Political Science Teachers, Postsecondary	A
2	25-1066	Psychology Teachers, Postsecondary	A
2	25-1067	Sociology Teachers, Postsecondary	A
2	25-1071	Health Specialties Teachers, Postsecondary	A
2	25-1072	Nursing Instructors and Teachers, Postsecondary	A
2	25-1081	Education Teachers, Postsecondary	A
2	25-1082	Library Science Teachers, Postsecondary	A
2	25-1111	Criminal Justice and Law Enforcement Teachers, Postsecondary	A
2	25-1112	Law Teachers, Postsecondary	A
2	25-1113	Social Work Teachers, Postsecondary	A
2	25-1121	Art, Drama, and Music Teachers, Postsecondary	A
2	25-1122	Communications Teachers, Postsecondary	A
2	25-1123	English Language and Literature Teachers, Postsecondary	A
2	25-1124	Foreign Language and Literature Teachers, Postsecondary	A
2	25-1125	History Teachers, Postsecondary	A
2	25-1126	Philosophy and Religion Teachers, Postsecondary	A
2	25-1192	Home Economics Teachers, Postsecondary	A
2	25-1193	Recreation and Fitness Studies Teachers, Postsecondary	A
2	25-1194	Vocational Education Teachers, Postsecondary	A
2	25-2011	Preschool Teachers, Except Special Education	A
2	25-2012	Kindergarten Teachers, Except Special Education	A
2	25-2021	Elementary School Teachers, Except Special Education	A
2	25-2022	Middle School Teachers, Except Special and Vocational Education	A
2	25-2023	Vocational Education Teachers, Middle School	A
2	25-2031	Secondary School Teachers, Except Special and Vocational Education	A
2	25-2032	Vocational Education Teachers, Secondary School	A
2	25-2041	Special Education Teachers, Preschool, Kindergarten, and Elementary School	A
2	25-2042	Special Education Teachers, Middle School	A
2	25-2043	Special Education Teachers, Secondary School	A
2	25-3011	Adult Literacy, Remedial Education, and Ged Teachers and Instructors	A
2	25-3021	Self-Enrichment Education Teachers	A
2	25-4021	Librarians	A
1	25-9021	Farm and Home Management Advisors	A
2	25-9031	Instructional Coordinators	A
2	27-1011	Art Directors	A
2	27-1013	Fine Artists, Including Painters, Sculptors, and Illustrators	A
2	27-1021	Commercial and Industrial Designers	A

Table A10: 10+ STD Occupational Classifications & Codes			
EEOC Code	SOC Code	Standard Occupational Classification Description	Occupation Code
2	27-1022	Fashion Designers	A
2	27-1024	Graphic Designers	A
2	27-2011	Actors	A
2	27-2012	Producers and Directors	A
2	27-2021	Athletes and Sports Competitors	A
2	27-2022	Coaches and Scouts	A
2	27-2032	Choreographers	A
2	27-2041	Music Directors and Composers	A
2	27-2042	Musicians and Singers	A
2	27-3020	News Analysts, Reporters and Correspondents	A
2	27-3031	Public Relations Specialists	A
2	27-3041	Editors	A
2	27-3042	Technical Writers	A
2	27-3043	Writers and Authors	A
2	29-9091	Athletic Trainers	A
2	53-2011	Airline Pilots, Copilots, and Flight Engineers	A
2	53-2012	Commercial Pilots	A
2	53-5021	Captains, Mates, and Pilots of Water Vessels	A
3	11-9061	Funeral Directors	B
3	13-0000	Business and Financial Operations Occupations	B
3	13-1021	Purchasing Agents and Buyers, Farm Products	B
3	13-1022	Wholesale and Retail Buyers, Except Farm Products	B
3	13-1023	Purchasing Agents, Except Wholesale, Retail, and Farm Products	B
3	13-1031	Claims Adjusters, Examiners, and Investigators	B
3	13-1032	Insurance Appraisers, Auto Damage	B
3	13-1041	Compliance Officers, Except Agriculture, Construction, Health and Safety, and Transportation	B
3	13-1051	Cost Estimators	B
3	13-1061	Emergency Management Specialists	B
3	13-1071	Employment, Recruitment, and Placement Specialists	B
3	13-1072	Compensation, Benefits, and Job Analysis Specialists	B
3	13-1073	Training and Development Specialists	B
3	13-1121	Meeting and Convention Planners	B
3	13-2021	Appraisers and Assessors of Real Estate	B
3	13-2041	Credit Analysts	B
3	13-2053	Insurance Underwriters	B
3	13-2061	Financial Examiners	B
3	13-2071	Loan Counselors	B
3	13-2072	Loan Officers	B
3	13-2081	Tax Examiners, Collectors, and Revenue Agents	B
3	13-2082	Tax Preparers	B
3	15-0000	Computer and Mathematical Occupations	B
3	15-1021	Computer Programmers	B
3	15-1041	Computer Support Specialists	B
3	15-1061	Database Administrators	B
3	15-1071	Network and Computer Systems Administrators	B
3	15-1081	Network Systems and Data Communications Analysts	B
3	15-2031	Operations Research Analysts	B
3	15-2041	Statisticians	B
3	15-2091	Mathematical Technicians	B
3	17-3011	Architectural and Civil Drafters	B
3	17-3012	Electrical and Electronics Drafters	B
3	17-3013	Mechanical Drafters	B
3	17-3021	Aerospace Engineering and Operations Technicians	B
3	17-3022	Civil Engineering Technicians	B
3	17-3023	Electrical and Electronic Engineering Technicians	B
3	17-3024	Electro-Mechanical Technicians	B
3	17-3025	Environmental Engineering Technicians	B
3	17-3026	Industrial Engineering Technicians	B
3	17-3027	Mechanical Engineering Technicians	B
3	17-3031	Surveying and Mapping Technicians	B
3	19-0000	Life, Physical, and Social Science Occupations	B
3	19-3022	Survey Researchers	B
3	19-4011	Agricultural and Food Science Technicians	B
3	19-4021	Biological Technicians	B
3	19-4031	Chemical Technicians	B
3	19-4041	Geological and Petroleum Technicians	B
3	19-4051	Nuclear Technicians	B
3	19-4091	Environmental Science and Protection Technicians, Including Health	B

Table A10: 10+ STD Occupational Classifications & Codes			
EEOC Code	SOC Code	Standard Occupational Classification Description	Occupation Code
3	19-4092	Forensic Science Technicians	B
3	19-4093	Forest and Conservation Technicians	B
3	21-0000	Community and Social Services Occupations	B
3	21-1011	Substance Abuse and Behavioral Disorder Counselors	B
3	21-1012	Educational, Vocational, and School Counselors	B
3	21-1014	Mental Health Counselors	B
3	21-1015	Rehabilitation Counselors	B
3	21-1021	Child, Family, and School Social Workers	B
3	21-1022	Medical and Public Health Social Workers	B
3	21-1023	Mental Health and Substance Abuse Social Workers	B
3	21-1092	Probation Officers and Correctional Treatment Specialists	B
5	21-1093	Social and Human Service Assistants	B
3	21-2011	Clergy	B
3	21-2021	Directors, Religious Activities and Education	B
5	23-0000	Legal Occupations	B
5	23-2011	Paralegals and Legal Assistants	B
5	23-2091	Court Reporters	B
3	23-2092	Law Clerks	B
3	23-2093	Title Examiners, Abstractors, and Searchers	B
3	25-0000	Education, Training, and Library Occupations	B
3	25-1191	Graduate Teaching Assistants	B
3	25-4010	Archivists, Curators, and Museum Technicians	B
3	25-4031	Library Technicians	B
3	25-9011	Audio-Visual Collections Specialists	B
5	25-9041	Teacher Assistants	B
3	27-0000	Arts, Design, Entertainment, Sports, and Media Occupations	B
3	27-1014	Multi-Media Artists and Animators	B
3	27-1025	Interior Designers	B
3	27-2023	Umpires, Referees, and Other Sports Officials	B
3	27-3010	Announcers	B
3	27-3091	Interpreters and Translators	B
3	27-4011	Audio and Video Equipment Technicians	B
3	27-4012	Broadcast Technicians	B
3	27-4013	Radio Operators	B
3	27-4014	Sound Engineering Technicians	B
3	27-4021	Photographers	B
3	27-4031	Camera Operators, Television, Video, and Motion Picture	B
3	27-4032	Film and Video Editors	B
3	29-0000	Healthcare Practitioners and Technical Occupations	B
5	29-1071	Physician Assistants	B
3	29-2011	Medical and Clinical Laboratory Technologists	B
3	29-2012	Medical and Clinical Laboratory Technicians	B
3	29-2031	Cardiovascular Technologists and Technicians	B
3	29-2033	Nuclear Medicine Technologists	B
3	29-2034	Radiologic Technologists and Technicians	B
3	29-2041	Emergency Medical Technicians and Paramedics	B
3	29-2051	Dietetic Technicians	B
3	29-2052	Pharmacy Technicians	B
3	29-2053	Psychiatric Technicians	B
3	29-2054	Respiratory Therapy Technicians	B
3	29-2055	Surgical Technologists	B
3	29-2056	Veterinary Technologists and Technicians	B
3	29-2061	Licensed Practical and Licensed Vocational Nurses	B
3	29-2071	Medical Records and Health Information Technicians	B
3	29-9010	Occupational Health and Safety Specialists and Technicians	B
5	31-2011	Occupational Therapist Assistants	B
5	31-9092	Medical Assistants	B
5	31-9094	Medical Transcriptionists	B
3	39-4011	Embalmers	B
5	41-2021	Counter and Rental Clerks	B
5	43-0000	Office and Administrative Support Occupations	B
5	43-1011	First-Line Supervisors/Managers of Office and Administrative Support Workers	B
5	43-2011	Switchboard Operators, Including Answering Service	B
5	43-2021	Telephone Operators	B
5	43-3011	Bill and Account Collectors	B
5	43-3021	Billing and Posting Clerks and Machine Operators	B
5	43-3031	Bookkeeping, Accounting, and Auditing Clerks	B
5	43-3051	Payroll and Timekeeping Clerks	B
5	43-3061	Procurement Clerks	B

Table A10: 10+ STD Occupational Classifications & Codes			
EEOC Code	SOC Code	Standard Occupational Classification Description	Occupation Code
5	43-3071	Tellers	B
5	43-4011	Brokerage Clerks	B
5	43-4021	Correspondence Clerks	B
5	43-4031	Court, Municipal, and License Clerks	B
5	43-4041	Credit Authorizers, Checkers, and Clerks	B
5	43-4051	Customer Service Representatives	B
5	43-4061	Eligibility Interviewers, Government Programs	B
5	43-4071	File Clerks	B
5	43-4081	Hotel, Motel, and Resort Desk Clerks	B
5	43-4111	Interviewers, Except Eligibility and Loan	B
5	43-4121	Library Assistants, Clerical	B
5	43-4131	Loan Interviewers and Clerks	B
5	43-4141	New Accounts Clerks	B
5	43-4151	Order Clerks	B
5	43-4161	Human Resources Assistants, Except Payroll and Timekeeping	B
5	43-4171	Receptionists and Information Clerks	B
5	43-4181	Reservation and Transportation Ticket Agents and Travel Clerks	B
5	43-5021	Couriers and Messengers	B
5	43-5031	Police, Fire, and Ambulance Dispatchers	B
5	43-5032	Dispatchers, Except Police, Fire, and Ambulance	B
5	43-5051	Postal Service Clerks	B
5	43-5061	Production, Planning, and Expediting Clerks	B
5	43-5071	Shipping, Receiving, and Traffic Clerks	B
5	43-5111	Weighers, Measurers, Checkers, and Samplers, Recordkeeping	B
5	43-6011	Executive Secretaries and Administrative Assistants	B
5	43-6012	Legal Secretaries	B
5	43-6013	Medical Secretaries	B
5	43-6014	Secretaries, Except Legal, Medical, and Executive	B
5	43-9011	Computer Operators	B
5	43-9021	Data Entry Keyers	B
5	43-9022	Word Processors and Typists	B
5	43-9031	Desktop Publishers	B
5	43-9041	Insurance Claims and Policy Processing Clerks	B
5	43-9061	Office Clerks, General	B
5	43-9071	Office Machine Operators, Except Computer	B
5	43-9081	Proofreaders and Copy Markers	B
5	43-9111	Statistical Assistants	B
3	51-9082	Medical Appliance Technicians	B
3	51-9083	Ophthalmic Laboratory Technicians	B
3	53-2021	Air Traffic Controllers	B
3	53-4011	Locomotive Engineers	B
2	29-1011	Chiropractors	C
2	29-1020	Dentists	C
2	29-1031	Dietitians and Nutritionists	C
2	29-1041	Optometrists	C
2	29-1051	Pharmacists	C
2	29-1061	Anesthesiologists	C
2	29-1062	Family and General Practitioners	C
2	29-1063	Internists, General	C
2	29-1064	Obstetricians and Gynecologists	C
2	29-1065	Pediatricians, General	C
2	29-1066	Psychiatrists	C
2	29-1067	Surgeons	C
2	29-1081	Podiatrists	C
2	29-1111	Registered Nurses	C
2	29-1121	Audiologists	C
2	29-1122	Occupational Therapists	C
2	29-1123	Physical Therapists	C
2	29-1124	Radiation Therapists	C
2	29-1125	Recreational Therapists	C
2	29-1126	Respiratory Therapists	C
2	29-1127	Speech-Language Pathologists	C
2	29-1131	Veterinarians	C
2	29-2021	Dental Hygienists	C
2	29-2032	Diagnostic Medical Sonographers	C
2	29-2081	Opticians, Dispensing	C
2	29-2091	Orthotists and Prosthetists	C
4	41-0000	Sales and Related Occupations	C
4	41-1011	First-Line Supervisors/Managers of Retail Sales Workers	C

Table A10: 10+ STD Occupational Classifications & Codes			
EEOC Code	SOC Code	Standard Occupational Classification Description	Occupation Code
4	41-1012	First-Line Supervisors/Managers of Non-Retail Sales Workers	C
4	41-2022	Parts Salespersons	C
4	41-2031	Retail Salespersons	C
4	41-3011	Advertising Sales Agents	C
4	41-3021	Insurance Sales Agents	C
4	41-3031	Securities, Commodities, and Financial Services Sales Agents	C
4	41-3041	Travel Agents	C
4	41-4011	Sales Representatives, Wholesale and Manufacturing, Technical and Scientific Products	C
4	41-4012	Sales Representatives, Wholesale and Manufacturing, Except Technical and Scientific Products	C
4	41-9011	Demonstrators and Product Promoters	C
4	41-9012	Models	C
4	41-9021	Real Estate Brokers	C
4	41-9022	Real Estate Sales Agents	C
4	41-9031	Sales Engineers	C
4	41-9041	Telemarketers	C
4	41-9091	Door-To-Door Sales Workers, News and Street Vendors, and Related Workers	C
4	51-9141	Semiconductor Processors	C
6	11-3051	Industrial Production Managers	D
6	11-3071	Transportation, Storage, and Distribution Managers	D
6	11-9011	Farm, Ranch, and Other Agricultural Managers	D
6	11-9021	Construction Managers	D
6	11-9051	Food Service Managers	D
6	11-9071	Gaming Managers	D
6	11-9081	Lodging Managers	D
6	11-9131	Postmasters and Mail Superintendents	D
6	17-1012	Landscape Architects	D
9	19-1032	Foresters	D
6	27-1023	Floral Designers	D
6	27-1026	Merchandise Displayers and Window Trimmers	D
8	27-1027	Set and Exhibit Designers	D
6	27-2031	Dancers	D
9	31-0000	Healthcare Support Occupations	D
9	31-1011	Home Health Aides	D
9	31-1012	Nursing Aides, Orderlies, and Attendants	D
9	31-1013	Psychiatric Aides	D
9	31-2012	Occupational Therapist Aides	D
9	31-2021	Physical Therapist Assistants	D
9	31-2022	Physical Therapist Aides	D
9	31-9011	Massage Therapists	D
7	31-9091	Dental Assistants	D
6	31-9093	Medical Equipment Preparers	D
9	31-9095	Pharmacy Aides	D
9	31-9096	Veterinary Assistants and Laboratory Animal Caretakers	D
9	33-0000	Protective Service Occupations	D
9	33-1011	First-Line Supervisors/Managers of Correctional Officers	D
9	33-1012	First-Line Supervisors/Managers of Police and Detectives	D
9	33-1021	First-Line Supervisors/Managers of Fire Fighting and Prevention Workers	D
9	33-2011	Fire Fighters	D
7	33-2021	Fire Inspectors and Investigators	D
9	33-2022	Forest Fire Inspectors and Prevention Specialists	D
9	33-3011	Bailiffs	D
9	33-3012	Correctional Officers and Jailers	D
6	33-3021	Detectives and Criminal Investigators	D
9	33-3031	Fish and Game Wardens	D
9	33-3041	Parking Enforcement Workers	D
9	33-3051	Police and Sheriff's Patrol Officers	D
9	33-3052	Transit and Railroad Police	D
9	33-9011	Animal Control Workers	D
9	33-9021	Private Detectives and Investigators	D
9	33-9031	Gaming Surveillance Officers and Gaming Investigators	D
9	33-9032	Security Guards	D
9	33-9091	Crossing Guards	D
9	35-0000	Food Preparation and Serving Related Occupations	D
6	35-1011	Chefs and Head Cooks	D
9	35-1012	First-Line Supervisors/Managers of Food Preparation and Serving Workers	D
9	35-2011	Cooks, Fast Food	D
9	35-2012	Cooks, Institution and Cafeteria	D
9	35-2014	Cooks, Restaurant	D

Table A10: 10+ STD Occupational Classifications & Codes			
EEOC Code	SOC Code	Standard Occupational Classification Description	Occupation Code
9	35-2015	Cooks, Short Order	D
9	35-2021	Food Preparation Workers	D
9	35-3011	Bartenders	D
9	35-3021	Combined Food Preparation and Serving Workers, Including Fast Food	D
9	35-3022	Counter Attendants, Cafeteria, Food Concession, and Coffee Shop	D
9	35-3031	Waiters and Waitresses	D
9	35-3041	Food Servers, Nonrestaurant	D
9	35-9011	Dining Room and Cafeteria Attendants and Bartender Helpers	D
9	35-9021	Dishwashers	D
9	35-9031	Hosts and Hostesses, Restaurant, Lounge, and Coffee Shop	D
8	37-0000	Building and Grounds Cleaning and Maintenance Occupations	D
9	37-1011	First-Line Supervisors/Managers of Housekeeping and Janitorial Workers	D
9	37-1012	First-Line Supervisors/Managers of Landscaping, Lawn Service, and Groundskeeping Workers	D
9	37-2011	Janitors and Cleaners, Except Maids and Housekeeping Cleaners	D
9	37-2012	Maids and Housekeeping Cleaners	D
9	37-2021	Pest Control Workers	D
8	37-3011	Landscaping and Groundskeeping Workers	D
9	37-3012	Pesticide Handlers, Sprayers, and Applicators, Vegetation	D
9	37-3013	Tree Trimmers and Pruners	D
9	39-0000	Personal Care and Service Occupations	D
7	39-1011	Gaming Supervisors	D
9	39-1012	Slot Key Persons	D
9	39-1021	First-Line Supervisors/Managers of Personal Service Workers	D
7	39-2011	Animal Trainers	D
9	39-2021	Nonfarm Animal Caretakers	D
9	39-3011	Gaming Dealers	D
9	39-3012	Gaming and Sports Book Writers and Runners	D
6	39-3021	Motion Picture Projectionists	D
9	39-3031	Ushers, Lobby Attendants, and Ticket Takers	D
9	39-3091	Amusement and Recreation Attendants	D
9	39-3092	Costume Attendants	D
9	39-3093	Locker Room, Coatroom, and Dressing Room Attendants	D
9	39-4021	Funeral Attendants	D
9	39-5011	Barbers	D
9	39-5012	Hairdressers, Hairstylists, and Cosmetologists	D
9	39-5091	Makeup Artists, Theatrical and Performance	D
9	39-5092	Manicurists and Pedicurists	D
9	39-5093	Shampooers	D
9	39-5094	Skin Care Specialists	D
9	39-6011	Baggage Porters and Bellhops	D
9	39-6012	Concierges	D
9	39-6021	Tour Guides and Escorts	D
9	39-6022	Travel Guides	D
9	39-6031	Flight Attendants	D
9	39-6032	Transportation Attendants, Except Flight Attendants and Baggage Porters	D
9	39-9011	Child Care Workers	D
9	39-9021	Personal and Home Care Aides	D
9	39-9031	Fitness Trainers and Aerobics Instructors	D
9	39-9032	Recreation Workers	D
9	39-9041	Residential Advisors	D
9	41-2011	Cashiers	D
9	41-2012	Gaming Change Persons and Booth Cashiers	D
9	43-3041	Gaming Cage Workers	D
6	43-5011	Cargo and Freight Agents	D
6	43-5041	Meter Readers, Utilities	D
6	43-5052	Postal Service Mail Carriers	D
6	43-5053	Postal Service Mail Sorters, Processors, and Processing Machine Operators	D
6	43-5081	Stock Clerks and Order Fillers	D
7	43-9051	Mail Clerks and Mail Machine Operators, Except Postal Service	D
8	45-0000	Farming, Fishing, and Forestry Occupations	D
8	45-1011	First-Line Supervisors/Managers of Farming, Fishing, and Forestry Workers	D
8	45-1012	Farm Labor Contractors	D
7	45-2011	Agricultural Inspectors	D
8	45-2021	Animal Breeders	D
7	45-2041	Graders and Sorters, Agricultural Products	D
7	45-2091	Agricultural Equipment Operators	D
8	45-2092	Farmworkers and Laborers, Crop, Nursery, and Greenhouse	D
8	45-2093	Farmworkers, Farm and Ranch Animals	D

Table A10: 10+ STD Occupational Classifications & Codes			
EEOC Code	SOC Code	Standard Occupational Classification Description	Occupation Code
8	45-4011	Forest and Conservation Workers	D
8	45-4021	Fallers	D
8	45-4022	Logging Equipment Operators	D
7	45-4023	Log Graders and Scalers	D
6	47-0000	Construction and Extraction Occupations	D
6	47-1011	First-Line Supervisors/Managers of Construction Trades and Extraction Workers	D
6	47-2011	Boilermakers	D
6	47-2021	Brickmasons and Blockmasons	D
6	47-2022	Stonemasons	D
6	47-2031	Carpenters	D
7	47-2041	Carpet Installers	D
7	47-2042	Floor Layers, Except Carpet, Wood, and Hard Tiles	D
7	47-2043	Floor Sanders and Finishers	D
7	47-2044	Tile and Marble Setters	D
6	47-2051	Cement Masons and Concrete Finishers	D
7	47-2053	Terrazzo Workers and Finishers	D
8	47-2061	Construction Laborers	D
7	47-2071	Paving, Surfacing, and Tamping Equipment Operators	D
7	47-2072	Pile-Driver Operators	D
6	47-2073	Operating Engineers and Other Construction Equipment Operators	D
6	47-2081	Drywall and Ceiling Tile Installers	D
7	47-2082	Tapers	D
6	47-2111	Electricians	D
7	47-2121	Glaziers	D
7	47-2130	Insulation Workers	D
6	47-2141	Painters, Construction and Maintenance	D
7	47-2142	Paperhangers	D
7	47-2151	Pipelayers	D
6	47-2152	Plumbers, Pipefitters, and Steamfitters	D
6	47-2161	Plasterers and Stucco Masons	D
7	47-2171	Reinforcing Iron and Rebar Workers	D
7	47-2181	Roofers	D
6	47-2211	Sheet Metal Workers	D
7	47-2221	Structural Iron and Steel Workers	D
8	47-3011	Helpers--Brickmasons, Blockmasons, Stonemasons, and Tile and Marble Setters	D
8	47-3012	Helpers--Carpenters	D
8	47-3013	Helpers--Electricians	D
8	47-3014	Helpers--Painters, Paperhangers, Plasterers, and Stucco Masons	D
8	47-3015	Helpers--Pipelayers, Plumbers, Pipefitters, and Steamfitters	D
8	47-3016	Helpers--Roofers	D
6	47-4011	Construction and Building Inspectors	D
7	47-4021	Elevator Installers and Repairers	D
7	47-4031	Fence Erectors	D
9	47-4041	Hazardous Materials Removal Workers	D
6	47-4051	Highway Maintenance Workers	D
6	47-4061	Rail-Track Laying and Maintenance Equipment Operators	D
7	47-4071	Septic Tank Servicers and Sewer Pipe Cleaners	D
7	47-4091	Segmental Pavers	D
6	47-5011	Derrick Operators, Oil and Gas	D
7	47-5012	Rotary Drill Operators, Oil and Gas	D
7	47-5013	Service Unit Operators, Oil, Gas, and Mining	D
6	47-5021	Earth Drillers, Except Oil and Gas	D
6	47-5031	Explosives Workers, Ordnance Handling Experts, and Blasters	D
6	47-5041	Continuous Mining Machine Operators	D
7	47-5042	Mine Cutting and Channeling Machine Operators	D
7	47-5051	Rock Splitters, Quarry	D
7	47-5061	Roof Bolters, Mining	D
7	47-5071	Roustabouts, Oil and Gas	D
8	47-5081	Helpers--Extraction Workers	D
7	49-0000	Installation, Maintenance, and Repair Occupations	D
7	49-1011	First-Line Supervisors/Managers of Mechanics, Installers, and Repairers	D
6	49-2011	Computer, Automated Teller, and Office Machine Repairers	D
6	49-2021	Radio Mechanics	D
6	49-2022	Telecommunications Equipment Installers and Repairers, Except Line Installers	D
6	49-2091	Avionics Technicians	D
7	49-2092	Electric Motor, Power Tool, and Related Repairers	D
7	49-2093	Electrical and Electronics Installers and Repairers, Transportation Equipment	D
7	49-2094	Electrical and Electronics Repairers, Commercial and Industrial Equipment	D
6	49-2095	Electrical and Electronics Repairers, Powerhouse, Substation, and Relay	D

Table A10: 10+ STD Occupational Classifications & Codes			
EEOC Code	SOC Code	Standard Occupational Classification Description	Occupation Code
7	49-2096	Electronic Equipment Installers and Repairers, Motor Vehicles	D
6	49-2097	Electronic Home Entertainment Equipment Installers and Repairers	D
6	49-2098	Security and Fire Alarm Systems Installers	D
6	49-3011	Aircraft Mechanics and Service Technicians	D
6	49-3021	Automotive Body and Related Repairers	D
7	49-3022	Automotive Glass Installers and Repairers	D
6	49-3023	Automotive Service Technicians and Mechanics	D
6	49-3031	Bus and Truck Mechanics and Diesel Engine Specialists	D
7	49-3041	Farm Equipment Mechanics	D
6	49-3042	Mobile Heavy Equipment Mechanics, Except Engines	D
7	49-3043	Rail Car Repairers	D
7	49-3051	Motorboat Mechanics	D
7	49-3052	Motorcycle Mechanics	D
6	49-3053	Outdoor Power Equipment and Other Small Engine Mechanics	D
7	49-3091	Bicycle Repairers	D
7	49-3092	Recreational Vehicle Service Technicians	D
7	49-3093	Tire Repairers and Changers	D
6	49-9011	Mechanical Door Repairers	D
6	49-9012	Control and Valve Installers and Repairers, Except Mechanical Door	D
6	49-9021	Heating, Air Conditioning, and Refrigeration Mechanics and Installers	D
6	49-9031	Home Appliance Repairers	D
6	49-9041	Industrial Machinery Mechanics	D
7	49-9042	Maintenance and Repair Workers, General	D
7	49-9043	Maintenance Workers, Machinery	D
7	49-9044	Millwrights	D
7	49-9045	Refractory Materials Repairers, Except Brickmasons	D
7	49-9051	Electrical Power-Line Installers and Repairers	D
6	49-9052	Telecommunications Line Installers and Repairers	D
6	49-9061	Camera and Photographic Equipment Repairers	D
7	49-9062	Medical Equipment Repairers	D
6	49-9063	Musical Instrument Repairers and Tuners	D
6	49-9064	Watch Repairers	D
7	49-9091	Coin, Vending, and Amusement Machine Servicers and Repairers	D
6	49-9092	Commercial Divers	D
7	49-9093	Fabric Menders, Except Garment	D
6	49-9094	Locksmiths and Safe Repairers	D
6	49-9095	Manufactured Building and Mobile Home Installers	D
7	49-9096	Riggers	D
6	49-9097	Signal and Track Switch Repairers	D
8	49-9098	Helpers--Installation, Maintenance, and Repair Workers	D
7	51-0000	Production Occupations	D
7	51-1011	First-Line Supervisors/Managers of Production and Operating Workers	D
7	51-2011	Aircraft Structure, Surfaces, Rigging, and Systems Assemblers	D
7	51-2021	Coil Winders, Tapers, and Finishers	D
7	51-2022	Electrical and Electronic Equipment Assemblers	D
7	51-2023	Electromechanical Equipment Assemblers	D
7	51-2031	Engine and Other Machine Assemblers	D
7	51-2041	Structural Metal Fabricators and Fitters	D
7	51-2091	Fiberglass Laminators and Fabricators	D
7	51-2092	Team Assemblers	D
6	51-2093	Timing Device Assemblers, Adjusters, and Calibrators	D
6	51-3011	Bakers	D
7	51-3021	Butchers and Meat Cutters	D
7	51-3022	Meat, Poultry, and Fish Cutters and Trimmers	D
8	51-3023	Slaughterers and Meat Packers	D
7	51-3091	Food and Tobacco Roasting, Baking, and Drying Machine Operators and Tenders	D
7	51-3092	Food Batchmakers	D
7	51-3093	Food Cooking Machine Operators and Tenders	D
7	51-4011	Computer-Controlled Machine Tool Operators, Metal and Plastic	D
7	51-4012	Numerical Tool and Process Control Programmers	D
7	51-4021	Extruding and Drawing Machine Setters, Operators, and Tenders, Metal and Plastic	D
7	51-4022	Forging Machine Setters, Operators, and Tenders, Metal and Plastic	D
7	51-4023	Rolling Machine Setters, Operators, and Tenders, Metal and Plastic	D
7	51-4031	Cutting, Punching, and Press Machine Setters, Operators, and Tenders, Metal and Plastic	D
7	51-4032	Drilling and Boring Machine Tool Setters, Operators, and Tenders, Metal and Plastic	D
8	51-4033	Grinding, Lapping, Polishing, and Buffing Machine Tool Setters, Operators, and Tenders, Metal and Plastic	D
7	51-4034	Lathe and Turning Machine Tool Setters, Operators, and Tenders, Metal and Plastic	D

Table A10: 10+ STD Occupational Classifications & Codes

EEOC Code	SOC Code	Standard Occupational Classification Description	Occupation Code
7	51-4035	Milling and Planing Machine Setters, Operators, and Tenders, Metal and Plastic	D
7	51-4041	Machinists	D
7	51-4051	Metal-Refining Furnace Operators and Tenders	D
7	51-4052	Pourers and Casters, Metal	D
7	51-4061	Model Makers, Metal and Plastic	D
6	51-4062	Patternmakers, Metal and Plastic	D
7	51-4071	Foundry Mold and Coremakers	D
7	51-4072	Molding, Coremaking, and Casting Machine Setters, Operators, and Tenders, Metal and Plastic	D
7	51-4081	Multiple Machine Tool Setters, Operators, and Tenders, Metal and Plastic	D
7	51-4111	Tool and Die Makers	D
7	51-4121	Welders, Cutters, Solderers, and Brazers	D
7	51-4122	Welding, Soldering, and Brazing Machine Setters, Operators, and Tenders	D
7	51-4191	Heat Treating Equipment Setters, Operators, and Tenders, Metal and Plastic	D
7	51-4192	Lay-Out Workers, Metal and Plastic	D
7	51-4193	Plating and Coating Machine Setters, Operators, and Tenders, Metal and Plastic	D
7	51-4194	Tool Grinders, Filers, and Sharpeners	D
7	51-5011	Bindery Workers	D
7	51-5012	Bookbinders	D
7	51-5021	Job Printers	D
7	51-5022	Prepress Technicians and Workers	D
7	51-5023	Printing Machine Operators	D
8	51-6011	Laundry and Dry-Cleaning Workers	D
7	51-6021	Pressers, Textile, Garment, and Related Materials	D
7	51-6031	Sewing Machine Operators	D
8	51-6041	Shoe and Leather Workers and Repairers	D
8	51-6042	Shoe Machine Operators and Tenders	D
8	51-6051	Sewers, Hand	D
7	51-6052	Tailors, Dressmakers, and Custom Sewers	D
7	51-6061	Textile Bleaching and Dyeing Machine Operators and Tenders	D
7	51-6062	Textile Cutting Machine Setters, Operators, and Tenders	D
7	51-6063	Textile Knitting and Weaving Machine Setters, Operators, and Tenders	D
7	51-6064	Textile Winding, Twisting, and Drawing Out Machine Setters, Operators, and Tenders	D
7	51-6091	Extruding and Forming Machine Setters, Operators, and Tenders, Synthetic and Glass Fibers	D
6	51-6092	Fabric and Apparel Patternmakers	D
7	51-6093	Upholsterers	D
6	51-7011	Cabinetmakers and Bench Carpenters	D
7	51-7021	Furniture Finishers	D
7	51-7031	Model Makers, Wood	D
6	51-7032	Patternmakers, Wood	D
7	51-7041	Sawing Machine Setters, Operators, and Tenders, Wood	D
7	51-7042	Woodworking Machine Setters, Operators, and Tenders, Except Sawing	D
6	51-8011	Nuclear Power Reactor Operators	D
7	51-8012	Power Distributors and Dispatchers	D
6	51-8013	Power Plant Operators	D
7	51-8021	Stationary Engineers and Boiler Operators	D
7	51-8031	Water and Liquid Waste Treatment Plant and System Operators	D
6	51-8091	Chemical Plant and System Operators	D
7	51-8092	Gas Plant Operators	D
7	51-8093	Petroleum Pump System Operators, Refinery Operators, and Gaugers	D
6	51-9011	Chemical Equipment Operators and Tenders	D
7	51-9012	Separating, Filtering, Clarifying, Precipitating, and Still Machine Setters, Operators, and Tenders	D
7	51-9021	Crushing, Grinding, and Polishing Machine Setters, Operators, and Tenders	D
8	51-9022	Grinding and Polishing Workers, Hand	D
7	51-9023	Mixing and Blending Machine Setters, Operators, and Tenders	D
7	51-9031	Cutters and Trimmers, Hand	D
7	51-9032	Cutting and Slicing Machine Setters, Operators, and Tenders	D
7	51-9041	Extruding, Forming, Pressing, and Compacting Machine Setters, Operators, and Tenders	D
7	51-9051	Furnace, Kiln, Oven, Drier, and Kettle Operators and Tenders	D
7	51-9061	Inspectors, Testers, Sorters, Samplers, and Weighers	D
7	51-9071	Jewelers and Precious Stone and Metal Workers	D
7	51-9081	Dental Laboratory Technicians	D
7	51-9111	Packaging and Filling Machine Operators and Tenders	D
7	51-9121	Coating, Painting, and Spraying Machine Setters, Operators, and Tenders	D
7	51-9122	Painters, Transportation Equipment	D
7	51-9123	Painting, Coating, and Decorating Workers	D
7	51-9131	Photographic Process Workers	D

Table A10: 10+ STD Occupational Classifications & Codes			
EEOC Code	SOC Code	Standard Occupational Classification Description	Occupation Code
7	51-9132	Photographic Processing Machine Operators	D
7	51-9191	Cementing and Gluing Machine Operators and Tenders	D
7	51-9192	Cleaning, Washing, and Metal Pickling Equipment Operators and Tenders	D
7	51-9193	Cooling and Freezing Equipment Operators and Tenders	D
6	51-9194	Etchers and Engravers	D
7	51-9195	Molders, Shapers, and Casters, Except Metal and Plastic	D
7	51-9196	Paper Goods Machine Setters, Operators, and Tenders	D
8	51-9197	Tire Builders	D
8	51-9198	Helpers--Production Workers	D
7	53-0000	Transportation and Material Moving Occupations	D
7	53-1011	Aircraft Cargo Handling Supervisors	D
7	53-1021	First-Line Supervisors/Managers of Helpers, Laborers, and Material Movers, Hand	D
7	53-1031	First-Line Supervisors/Managers of Transportation and Material-Moving Machine and Vehicle Operators	D
7	53-2022	Airfield Operations Specialists	D
7	53-3011	Ambulance Drivers and Attendants, Except Emergency Medical Technicians	D
7	53-3021	Bus Drivers, Transit and Intercity	D
7	53-3022	Bus Drivers, School	D
7	53-3031	Driver/Sales Workers	D
7	53-3032	Truck Drivers, Heavy and Tractor-Trailer	D
7	53-3033	Truck Drivers, Light Or Delivery Services	D
7	53-3041	Taxi Drivers and Chauffeurs	D
7	53-4012	Locomotive Firers	D
6	53-4013	Rail Yard Engineers, Dinkey Operators, and Hostlers	D
7	53-4021	Railroad Brake, Signal, and Switch Operators	D
6	53-4031	Railroad Conductors and Yardmasters	D
7	53-4041	Subway and Streetcar Operators	D
7	53-5011	Sailors and Marine Oilers	D
6	53-5022	Motorboat Operators	D
6	53-5031	Ship Engineers	D
7	53-6011	Bridge and Lock Tenders	D
9	53-6021	Parking Lot Attendants	D
9	53-6031	Service Station Attendants	D
7	53-6041	Traffic Technicians	D
7	53-6051	Transportation Inspectors	D
7	53-7011	Conveyor Operators and Tenders	D
7	53-7021	Crane and Tower Operators	D
7	53-7031	Dredge Operators	D
7	53-7032	Excavating and Loading Machine and Dragline Operators	D
7	53-7033	Loading Machine Operators, Underground Mining	D
7	53-7041	Hoist and Winch Operators	D
7	53-7051	Industrial Truck and Tractor Operators	D
9	53-7061	Cleaners of Vehicles and Equipment	D
8	53-7062	Laborers and Freight, Stock, and Material Movers, Hand	D
7	53-7063	Machine Feeders and Offbearers	D
8	53-7064	Packers and Packagers, Hand	D
8	53-7071	Gas Compressor and Gas Pumping Station Operators	D
7	53-7072	Pump Operators, Except Wellhead Pumpers	D
7	53-7073	Wellhead Pumpers	D
8	53-7081	Refuse and Recyclable Material Collectors	D
7	53-7111	Shuttle Car Operators	D
7	53-7121	Tank Car, Truck, and Ship Loaders	D

Table A11: 10+ STD Area & Salary Relativity Factors			
State Code	Area	Area Factor	Salary Relativity Factor
AK	Alaska	0.95	1.06
AL	Alabama	1.00	0.83
AL	Birmingham MSA	1.00	0.89
AR	Arkansas	1.05	0.79
AZ	Arizona	0.90	0.86
AZ	Phoenix-Mesa MSA	0.90	0.92
CA	California	0.87	1.00
CA	San Francisco PMSA	0.87	1.26
CA	Oakland PMSA	0.87	1.17
CA	San Jose PMSA	0.85	1.25
CA	San Diego MSA	0.90	1.05
CA	Los Angeles-Long Beach PMSA	0.90	1.06
CA	Orange County PMSA	0.87	1.07
CO	Colorado	0.83	0.95
CO	Denver PMSA	0.83	1.04
CT	Connecticut	0.95	1.06
CT	Other PMSA's surrounding NYC (CT)	0.95	1.17
DC	Washington DC PMSA	0.87	1.13
DE	Delaware	1.00	1.00
FL	Florida	0.90	0.92
FL	Orlando MSA	0.90	0.91
FL	Miami MSA	0.90	0.96
GA	Georgia	0.95	0.82
GA	Atlanta MSA	0.90	0.96
HI	Hawaii	1.00	0.99
IA	Iowa	0.95	0.86
ID	Idaho	0.90	0.84
IL	Illinois	0.95	0.92
IL	Chicago PMSA	0.95	1.08
IN	Indiana	0.97	0.87
IN	Indianapolis MSA	0.97	0.96
KS	Kansas	0.93	0.82
KY	Kentucky	1.05	0.85
LA	Louisiana	1.05	0.80
LA	New Orleans MSA	1.05	0.88
MA	Massachusetts	0.90	1.04
MA	Boston PMSA	0.90	1.17
MD	Maryland	1.05	0.90
MD	Baltimore PMSA	0.98	1.01
ME	Maine	1.00	0.87
MI	Michigan	0.95	0.94
MI	Detroit PMSA	0.95	1.08
MN	Minnesota	0.95	0.87
MN	Minneapolis-St. Paul MSA	0.95	1.07
MO	Missouri	0.98	0.88
MO	St. Louis MSA	0.98	0.98
MS	Mississippi	1.00	0.79
MT	Montana	0.95	0.80

Table A11: 10+ STD Area & Salary Relativity Factors			
State Code	Area	Area Factor	Salary Relativity Factor
NC	North Carolina	1.00	0.85
NC	Charlotte MSA	0.90	0.96
NC	Raleigh-Durham-Chapel Hill MSA	0.92	0.93
NC	Greensboro-Winston-Salem MSA	1.00	0.90
NC	Greenville-Spartanburg-Anderson MSA	0.95	0.87
ND	North Dakota	0.95	0.83
NE	Nebraska	0.95	0.85
NH	New Hampshire	0.90	0.96
NJ	New Jersey	1.05	1.06
NJ	Bergen-Passaic PMSA	1.05	1.11
NJ	Middlesex-Somerset-Hunterdon PMSA	1.05	1.11
NJ	Newark PMSA	1.05	1.14
NJ	Other PMSA's surrounding NYC (NJ)	1.05	1.14
NJ	Philadelphia PMSA (NJ)	1.05	1.05
NM	New Mexico	0.90	0.86
NV	Nevada	0.95	0.96
NY	New York	0.87	0.93
NY	Nassau-Suffolk PMSA	1.00	1.13
NY	Other PMSA's surrounding NYC (NY)	0.87	1.02
NY	NYC PMSA	0.87	1.20
OH	Ohio	1.00	0.92
OH	Cleveland PMSA	1.00	0.99
OH	Cincinnati PMSA	1.00	0.98
OK	Oklahoma	0.95	0.81
OR	Oregon	0.86	0.97
PA	Pennsylvania	1.05	0.88
PA	Other PMSA's surrounding NYC (PA)	1.05	1.02
PA	Philadelphia PMSA (PA)	1.03	1.05
PA	Pittsburgh MSA	1.02	0.93
RI	Rhode Island	0.95	1.00
SC	South Carolina	1.00	0.84
SD	South Dakota	0.95	0.79
TN	Tennessee	1.00	0.80
TN	Memphis MSA	0.96	0.90
TN	Nashville MSA	0.97	0.90
TX	Texas	0.90	0.85
TX	Dallas PMSA	0.87	0.98
TX	San Antonio MSA	0.90	0.84
TX	Houston PMSA	0.87	0.96
UT	Utah	0.86	0.89
VA	Virginia	0.95	0.90
VT	Vermont	0.95	0.92
WA	Washington	0.83	0.98
WA	Seattle-Bellevue-Everett PMSA	0.81	1.14
WI	Wisconsin	1.00	0.94
WV	West Virginia	1.05	0.79
WY	Wyoming	0.95	0.86
	Unknown	1.10	1.00

Table B1: 10+ STD Integration Factors							
Maximum BP (Min. # Weeks)	Worker's Comp Only	Full Family	Full with Worker's Comp	PERS/STRS Only	PERS/STRS and SSDI	Primary Only	None
0	1.000	1.000	1.000	1.000	0.990	1.000	1.000
27	1.000	0.992	0.992	0.992	0.982	1.000	1.025
39	1.000	0.979	0.979	0.979	0.969	1.000	1.025
52	1.000	0.966	0.966	0.966	0.956	1.000	1.025

Table B2: 10+ STD Case Size Factors	
Case Size (# Eligible Lives)	Factor
< 25	0.870
25 to 49	0.900
50 to 74	0.930
75 to 99	0.960
100 to 299	0.990
300 or More	1.000

Table B3: 10+ STD Industry Factors				
3-Digit SIC	4-Digit SIC Range		Industry Description	Industry Factor
	Begin	End		
11	110	119	Agric Prod- Crops	0.926
13	130	139	Agric Prod- Crops	0.926
16	160	169	Agric Prod- Crops	0.926
17	170	179	Agric Prod- Crops	0.926
18	180	189	Agric Prod- Crops	0.926
19	190	199	Agric Prod- Crops	0.926
21	210	219	Agric Prod- Livestock	0.926
24	240	249	Agric Prod- Livestock	0.926
25	250	259	Agric Prod- Livestock	0.926
27	270	279	Agric Prod- Livestock	0.926
29	290	299	Agric Prod- Livestock	0.926
71	710	710	Agric Services	0.926
72	720	729	Agric Services	0.926
74	740	749	Agric Services	0.926
75	750	759	Agric Services	0.926
76	760	769	Agric Services	0.926
78	780	789	Agric Services	0.926
81	810	819	Forestry	1.293
83	830	839	Forestry	1.293
85	850	859	Forestry	1.293
91	910	919	Fishing, Hunting, & Trapping	1.418
92	920	929	Fishing, Hunting, & Trapping	1.418
97	970	979	Fishing, Hunting, & Trapping	1.418
101	1010	1019	Metal Mining	1.431
102	1020	1029	Metal Mining	1.431
103	1030	1039	Metal Mining	1.431
104	1040	1049	Metal Mining	1.431
106	1060	1069	Metal Mining	1.431
108	1080	1089	Metal Mining	1.431
109	1090	1099	Metal Mining	1.431
122	1220	1229	Coal Mining	1.281
123	1230	1239	Coal Mining	1.281
124	1240	1249	Coal Mining	1.281
131	1310	1319	Oil & Gas Extraction	1.201
132	1320	1329	Oil & Gas Extraction	1.201
138	1380	1389	Oil & Gas Extraction	1.201
141	1410	1419	Nonmetallic Minerals, Except Fuels	1.385
142	1420	1429	Nonmetallic Minerals, Except Fuels	1.385
144	1440	1449	Nonmetallic Minerals, Except Fuels	1.385
145	1450	1459	Nonmetallic Minerals, Except Fuels	1.385
147	1470	1479	Nonmetallic Minerals, Except Fuels	1.385
148	1480	1489	Nonmetallic Minerals, Except Fuels	1.385
149	1490	1499	Nonmetallic Minerals, Except Fuels	1.385
152	1520	1529	General Bldg Contractors	1.084
153	1530	1539	General Bldg Contractors	1.084
154	1540	1549	General Bldg Contractors	1.084
161	1610	1619	Heavy Construction, Ex Bldg	1.376
162	1620	1629	Heavy Construction, Ex Bldg	1.376
171	1710	1719	Special Trade Contractors	1.089
172	1720	1729	Special Trade Contractors	1.089
173	1730	1739	Special Trade Contractors	1.089
174	1740	1749	Special Trade Contractors	1.089
175	1750	1759	Special Trade Contractors	1.089
176	1760	1769	Special Trade Contractors	1.089
177	1770	1779	Special Trade Contractors	1.089
178	1780	1789	Special Trade Contractors	1.089
179	1790	1799	Special Trade Contractors	1.089
201	2010	2019	Food & Kindred Products	1.032
202	2020	2029	Food & Kindred Products	1.032
203	2030	2039	Food & Kindred Products	1.032

Table B3: 10+ STD Industry Factors				
3-Digit SIC	4-Digit SIC Range		Industry Description	Industry Factor
	Begin	End		
204	2040	2049	Food & Kindred Products	1.032
205	2050	2059	Food & Kindred Products	1.032
206	2060	2069	Food & Kindred Products	1.032
207	2070	2079	Food & Kindred Products	1.032
208	2080	2089	Food & Kindred Products	1.032
209	2090	2099	Food & Kindred Products	1.032
211	2110	2119	Tobacco Products	1.295
212	2120	2129	Tobacco Products	1.295
213	2130	2139	Tobacco Products	1.295
214	2140	2149	Tobacco Products	1.295
221	2210	2219	Textile Mill Products	1.088
222	2220	2229	Textile Mill Products	1.088
223	2230	2239	Textile Mill Products	1.088
224	2240	2249	Textile Mill Products	1.088
225	2250	2259	Textile Mill Products	1.088
226	2260	2269	Textile Mill Products	1.088
227	2270	2279	Textile Mill Products	1.088
228	2280	2289	Textile Mill Products	1.088
229	2290	2299	Textile Mill Products	1.088
231	2310	2319	Apparel & Other Textile Products	1.127
232	2320	2329	Apparel & Other Textile Products	1.127
233	2330	2339	Apparel & Other Textile Products	1.127
234	2340	2349	Apparel & Other Textile Products	1.127
235	2350	2359	Apparel & Other Textile Products	1.127
236	2360	2369	Apparel & Other Textile Products	1.127
237	2370	2379	Apparel & Other Textile Products	1.127
238	2380	2389	Apparel & Other Textile Products	1.127
239	2390	2399	Apparel & Other Textile Products	1.127
241	2410	2419	Lumber & Wood Products	1.089
242	2420	2429	Lumber & Wood Products	1.089
243	2430	2439	Lumber & Wood Products	1.089
244	2440	2449	Lumber & Wood Products	1.089
245	2450	2459	Lumber & Wood Products	1.089
249	2490	2499	Lumber & Wood Products	1.089
251	2510	2519	Furniture & Fixtures	1.036
252	2520	2529	Furniture & Fixtures	1.036
253	2530	2539	Furniture & Fixtures	1.036
254	2540	2549	Furniture & Fixtures	1.036
259	2590	2599	Furniture & Fixtures	1.036
261	2610	2619	Paper & Allied Products	1.251
262	2620	2629	Paper & Allied Products	1.251
263	2630	2639	Paper & Allied Products	1.251
265	2650	2659	Paper & Allied Products	1.251
267	2670	2679	Paper & Allied Products	1.251
271	2710	2719	Printing & Publishing	0.988
272	2720	2729	Printing & Publishing	0.988
273	2730	2739	Printing & Publishing	0.965
274	2740	2749	Printing & Publishing	0.965
275	2750	2759	Printing & Publishing	0.988
276	2760	2769	Printing & Publishing	0.965
277	2770	2779	Printing & Publishing	0.965
278	2780	2789	Printing & Publishing	0.965
279	2790	2799	Printing & Publishing	0.965
281	2810	2819	Chemicals & Allied Products	1.315
282	2820	2829	Chemicals & Allied Products	1.315
283	2830	2839	Chemicals & Allied Products	1.003
284	2840	2849	Chemicals & Allied Products	1.315
285	2850	2859	Chemicals & Allied Products	1.315
286	2860	2869	Chemicals & Allied Products	1.315
287	2870	2879	Chemicals & Allied Products	1.315

Table B3: 10+ STD Industry Factors				
3-Digit SIC	4-Digit SIC Range		Industry Description	Industry Factor
	Begin	End		
289	2890	2899	Chemicals & Allied Products	1.315
291	2910	2919	Petroleum & Coal Products	1.250
295	2950	2959	Petroleum & Coal Products	1.250
299	2990	2999	Petroleum & Coal Products	1.250
301	3010	3019	Rubber & Misc Plastics	1.296
302	3020	3029	Rubber & Misc Plastics	1.296
305	3050	3059	Rubber & Misc Plastics	1.296
306	3060	3069	Rubber & Misc Plastics	1.296
308	3080	3089	Rubber & Misc Plastics	1.296
311	3110	3119	Leather & Leather Products	1.338
313	3130	3139	Leather & Leather Products	1.338
314	3140	3149	Leather & Leather Products	1.338
315	3150	3159	Leather & Leather Products	1.338
316	3160	3169	Leather & Leather Products	1.338
317	3170	3179	Leather & Leather Products	1.338
319	3190	3199	Leather & Leather Products	1.338
321	3210	3219	Stone, Clay, & Glass Products	1.281
322	3220	3229	Stone, Clay, & Glass Products	1.281
323	3230	3239	Stone, Clay, & Glass Products	1.281
324	3240	3249	Stone, Clay, & Glass Products	1.281
325	3250	3259	Stone, Clay, & Glass Products	1.281
326	3260	3269	Stone, Clay, & Glass Products	1.281
327	3270	3279	Stone, Clay, & Glass Products	1.281
328	3280	3289	Stone, Clay, & Glass Products	1.281
329	3290	3299	Stone, Clay, & Glass Products	1.281
331	3310	3319	Primary Metal Industries	1.231
332	3320	3329	Primary Metal Industries	1.231
333	3330	3339	Primary Metal Industries	1.231
334	3340	3349	Primary Metal Industries	1.231
335	3350	3359	Primary Metal Industries	1.231
336	3360	3369	Primary Metal Industries	1.231
339	3390	3399	Primary Metal Industries	1.231
341	3410	3419	Fabricated Metal Products	1.149
342	3420	3429	Fabricated Metal Products	1.149
343	3430	3439	Fabricated Metal Products	1.149
344	3440	3449	Fabricated Metal Products	1.149
345	3450	3459	Fabricated Metal Products	1.149
346	3460	3469	Fabricated Metal Products	1.149
347	3470	3479	Fabricated Metal Products	1.149
348	3480	3489	Fabricated Metal Products	1.149
349	3490	3499	Fabricated Metal Products	1.149
351	3510	3519	Industrial Machinery & Equip	1.168
352	3520	3529	Industrial Machinery & Equip	1.168
353	3530	3539	Industrial Machinery & Equip	1.168
354	3540	3549	Industrial Machinery & Equip	1.168
355	3550	3559	Industrial Machinery & Equip	1.168
356	3560	3569	Industrial Machinery & Equip	1.168
357	3570	3579	Industrial Machinery & Equip	1.113
358	3580	3589	Industrial Machinery & Equip	1.168
359	3590	3599	Industrial Machinery & Equip	1.168
361	3610	3619	Electronic & Other Electric	1.122
362	3620	3629	Electronic & Other Electric	1.122
363	3630	3639	Electronic & Other Electric	1.122
364	3640	3649	Electronic & Other Electric	1.122
365	3650	3659	Electronic & Other Electric	1.122
366	3660	3669	Electronic & Other Electric	1.122
367	3670	3679	Electronic & Other Electric	1.051
369	3690	3699	Electronic & Other Electric	1.122
371	3710	3719	Transportation Equip	1.223
372	3720	3729	Transportation Equip	1.223

Table B3: 10+ STD Industry Factors				
3-Digit SIC	4-Digit SIC Range		Industry Description	Industry Factor
	Begin	End		
373	3730	3739	Transportation Equip	1.223
374	3740	3749	Transportation Equip	1.223
375	3750	3759	Transportation Equip	1.223
376	3760	3769	Transportation Equip	1.223
379	3790	3799	Transportation Equip	1.223
381	3810	3819	Instruments & Related Products	0.930
382	3820	3820	Instruments & Related Products	1.006
384	3840	3849	Instruments & Related Products	0.889
385	3850	3859	Instruments & Related Products	0.847
386	3860	3869	Instruments & Related Products	0.930
387	3870	3879	Instruments & Related Products	0.930
391	3910	3919	Misc Mftg Industries	1.000
393	3930	3939	Misc Mftg Industries	1.000
394	3940	3949	Misc Mftg Industries	1.000
395	3950	3959	Misc Mftg Industries	1.000
396	3960	3969	Misc Mftg Industries	1.000
399	3990	3999	Misc Mftg Industries	1.000
401	4010	4019	Railroad Transportation	1.378
411	4110	4119	Local & Interurban Passenger Transit	1.378
412	4120	4129	Local & Interurban Passenger Transit	1.378
413	4130	4139	Local & Interurban Passenger Transit	1.378
414	4140	4149	Local & Interurban Passenger Transit	1.378
415	4150	4159	Local & Interurban Passenger Transit	1.378
417	4170	4179	Local & Interurban Passenger Transit	1.378
421	4210	4219	Trucking & Warehousing	1.408
422	4220	4229	Trucking & Warehousing	1.408
423	4230	4239	Trucking & Warehousing	1.408
431	4310	4319	U.S. Postal Services	1.237
441	4410	4419	Water Transportation	1.573
442	4420	4429	Water Transportation	1.573
443	4430	4439	Water Transportation	1.573
444	4440	4449	Water Transportation	1.573
448	4480	4489	Water Transportation	1.573
449	4490	4499	Water Transportation	1.573
451	4510	4519	Transportation by Air	1.008
452	4520	4529	Transportation by Air	1.008
458	4580	4589	Transportation by Air	1.008
461	4610	4619	Pipelines, Except Natural Gas	1.203
472	4720	4729	Transportation Services	1.203
473	4730	4739	Transportation Services	1.203
474	4740	4749	Transportation Services	1.203
478	4780	4789	Transportation Services	1.203
481	4810	4819	Communications	0.937
482	4820	4829	Communications	0.937
483	4830	4839	Communications	0.937
484	4840	4849	Communications	0.937
489	4890	4899	Communications	0.937
491	4910	4919	Electric, Gas, & Sanitary Services	1.218
492	4920	4929	Electric, Gas, & Sanitary Services	1.218
493	4930	4939	Electric, Gas, & Sanitary Services	1.218
494	4940	4949	Electric, Gas, & Sanitary Services	1.218
495	4950	4959	Electric, Gas, & Sanitary Services	1.218
496	4960	4969	Electric, Gas, & Sanitary Services	1.218
497	4970	4979	Electric, Gas, & Sanitary Services	1.218
501	5010	5019	Wholesale Trade- Durable Goods	0.914
502	5020	5029	Wholesale Trade- Durable Goods	0.914
503	5030	5039	Wholesale Trade- Durable Goods	0.914
504	5040	5049	Wholesale Trade- Durable Goods	0.914
505	5050	5059	Wholesale Trade- Durable Goods	0.914
506	5060	5069	Wholesale Trade- Durable Goods	0.914

Table B3: 10+ STD Industry Factors				
3-Digit SIC	4-Digit SIC Range		Industry Description	Industry Factor
	Begin	End		
507	5070	5079	Wholesale Trade- Durable Goods	0.914
508	5080	5089	Wholesale Trade- Durable Goods	0.914
509	5090	5099	Wholesale Trade- Durable Goods	0.914
511	5110	5119	Wholesale Trade- Nondurable	1.035
512	5120	5129	Nondurable Gds	0.961
513	5130	5139	Nondurable Gds	1.010
514	5140	5149	Nondurable Gds	1.035
515	5150	5159	Nondurable Gds	1.035
516	5160	5169	Nondurable Gds	1.010
517	5170	5179	Nondurable Gds	1.052
518	5180	5189	Nondurable Gds	1.010
519	5190	5199	Nondurable Gds	1.010
521	5210	5219	Bldg Materials & Garden Supplies	0.994
523	5230	5239	Bldg Materials & Garden Supplies	0.994
525	5250	5259	Bldg Materials & Garden Supplies	0.994
526	5260	5269	Bldg Materials & Garden Supplies	0.994
527	5270	5279	Bldg Materials & Garden Supplies	0.994
531	5310	5319	General Mdse Stores	0.946
533	5330	5339	General Mdse Stores	0.946
539	5390	5399	General Mdse Stores	0.946
541	5410	5419	Food Stores	1.052
542	5420	5429	Food Stores	1.052
543	5430	5439	Food Stores	1.052
544	5440	5449	Food Stores	1.052
545	5450	5459	Food Stores	1.052
546	5460	5469	Food Stores	1.052
549	5490	5499	Food Stores	1.052
551	5510	5519	Automotive Dealers & Service Stations	1.173
552	5520	5529	Automotive Dealers & Service Stations	1.173
553	5530	5539	Automotive Dealers & Service Stations	1.173
554	5540	5549	Automotive Dealers & Service Stations	1.173
555	5550	5559	Automotive Dealers & Service Stations	1.173
556	5560	5569	Automotive Dealers & Service Stations	1.173
557	5570	5579	Automotive Dealers & Service Stations	1.173
559	5590	5599	Automotive Dealers & Service Stations	1.173
561	5610	5619	Apparel & Accessory Stores	0.968
562	5620	5629	Apparel & Accessory Stores	0.968
563	5630	5639	Apparel & Accessory Stores	0.968
564	5640	5649	Apparel & Accessory Stores	0.968
565	5650	5659	Apparel & Accessory Stores	0.968
566	5660	5669	Apparel & Accessory Stores	0.968
569	5690	5699	Apparel & Accessory Stores	0.968
571	5710	5719	Furniture & Homefurnishings Stores	1.053
572	5720	5729	Furniture & Homefurnishings Stores	1.053
573	5730	5739	Furniture & Homefurnishings Stores	1.053
581	5810	5819	Eating & Drinking Places	1.160
591	5910	5919	Misc Retail	1.037
592	5920	5929	Misc Retail	1.037
593	5930	5939	Misc Retail	1.037
594	5940	5949	Misc Retail	1.037
596	5960	5969	Misc Retail	1.037
598	5980	5989	Misc Retail	1.037
599	5990	5999	Misc Retail	1.037
601	6010	6019	Depository Institutions	0.842
602	6020	6029	Depository Institutions	0.842
603	6030	6039	Depository Institutions	0.842
606	6060	6069	Depository Institutions	0.806
608	6080	6089	Depository Institutions	0.842
609	6090	6099	Depository Institutions	0.842
611	6110	6119	Nondepository Institutions	0.948

Table B3: 10+ STD Industry Factors				
3-Digit SIC	4-Digit SIC Range		Industry Description	Industry Factor
	Begin	End		
614	6140	6149	Nondepository Institutions	0.948
615	6150	6159	Nondepository Institutions	0.948
616	6160	6169	Nondepository Institutions	0.948
621	6210	6219	Security & Commodity Brokers	1.109
622	6220	6229	Security & Commodity Brokers	1.109
623	6230	6239	Security & Commodity Brokers	1.109
628	6280	6289	Security & Commodity Brokers	1.109
631	6310	6319	Insurance Carriers	0.948
632	6320	6329	Insurance Carriers	0.948
633	6330	6339	Insurance Carriers	0.948
635	6350	6359	Insurance Carriers	0.948
636	6360	6369	Insurance Carriers	0.948
637	6370	6379	Insurance Carriers	0.948
639	6390	6399	Insurance Carriers	0.948
641	6410	6419	Ins Agents & Brokers	0.907
651	6510	6519	Ins Agents, Brokers, & Service Real Estate	1.031
653	6530	6539	Ins Agents, Brokers, & Service Real Estate	1.031
654	6540	6549	Ins Agents, Brokers, & Service Real Estate	1.031
655	6550	6559	Ins Agents, Brokers, & Service Real Estate	1.031
671	6710	6719	Holding & Other Investment Offices	0.959
672	6720	6729	Holding & Other Investment Offices	0.959
673	6730	6739	Holding & Other Investment Offices	0.959
679	6790	6799	Holding & Other Investment Offices	0.959
701	7010	7019	Hotels & Other Lodging Places	1.011
702	7020	7029	Hotels & Other Lodging Places	1.011
703	7030	7039	Hotels & Other Lodging Places	1.011
704	7040	7049	Hotels & Other Lodging Places	1.011
721	7210	7219	Personal Services	0.976
722	7220	7229	Personal Services	0.976
723	7230	7239	Personal Services	0.976
724	7240	7249	Personal Services	0.976
725	7250	7259	Personal Services	0.976
726	7260	7269	Personal Services	0.976
729	7290	7299	Personal Services	0.976
731	7310	7319	Business Services	0.914
732	7320	7329	Business Services	0.907
733	7330	7339	Business Services	0.907
734	7340	7349	Business Services	0.960
735	7350	7359	Business Services	0.907
736	7360	7369	Business Services	0.962
737	7370	7379	Business Services	0.811
738	7380	7389	Business Services	0.981
751	7510	7519	Auto Repair, Services, & Parking	0.993
752	7520	7529	Auto Repair, Services, & Parking	0.993
753	7530	7539	Auto Repair, Services, & Parking	0.993
754	7540	7549	Auto Repair, Services, & Parking	0.993
762	7620	7629	Misc Repair Services	1.069
763	7630	7639	Misc Repair Services	1.069
764	7640	7649	Misc Repair Services	1.069
769	7690	7699	Misc Repair Services	1.069
781	7810	7819	Motion Pictures	0.955
782	7820	7829	Motion Pictures	0.955
783	7830	7839	Motion Pictures	0.955
784	7840	7849	Motion Pictures	0.955
791	7910	7919	Amusement & Recreation Services	1.063
792	7920	7929	Amusement & Recreation Services	1.063
793	7930	7939	Amusement & Recreation Services	1.063
794	7940	7949	Amusement & Recreation Services	1.063
799	7990	7999	Amusement & Recreation Services	1.063
800	8000	8009	Health Services	1.204

Table B3: 10+ STD Industry Factors				
3-Digit SIC	4-Digit SIC Range		Industry Description	Industry Factor
	Begin	End		
801	8010	8019	Health Services	1.204
802	8020	8029	Health Services	1.345
803	8030	8039	Health Services	1.345
804	8040	8049	Health Services	1.345
805	8050	8059	Health Services	1.151
806	8060	8069	Health Services	1.351
807	8070	8079	Health Services	1.151
808	8080	8089	Health Services	1.231
809	8090	8099	Health Services	1.142
811	8110	8119	Legal Services	1.019
821	8210	8219	Educational Services	0.867
822	8220	8228	Educational Services	0.867
823	8230	8239	Educational Services	0.867
824	8240	8249	Educational Services	0.867
829	8290	8299	Educational Services	0.867
832	8320	8329	Social Services	0.970
833	8330	8339	Social Services	0.970
835	8350	8359	Social Services	0.970
836	8360	8369	Social Services	0.970
839	8390	8399	Social Services	0.970
841	8410	8419	Museums, Botanical,	0.903
842	8420	8429	Zoological Gardens	0.903
861	8610	8619	Membership Organizations	0.829
862	8620	8629	Membership Organizations	0.829
863	8630	8639	Membership Organizations	0.829
864	8640	8649	Membership Organizations	0.829
865	8650	8659	Membership Organizations	0.829
866	8660	8669	Membership Organizations	0.829
869	8690	8699	Membership Organizations	0.829
871	8710	8719	Engineering & Mgmt Services	0.861
872	8720	8729	Engineering & Mgmt Services	0.861
873	8730	8739	Engineering & Mgmt Services	0.906
874	8740	8749	Engineering & Mgmt Services	0.906
881	8810	8819	Private Households	1.157
899	8990	8999	Services, NEC	0.894
911	9110	9119	Executive, Legislative, & General	1.052
912	9120	9129	Executive, Legislative, & General	1.052
913	9130	9139	Executive, Legislative, & General	1.052
919	9190	9199	Executive, Legislative, & General	1.052
921	9210	9219	Justice, Public Order, & Safety	1.020
922	9220	9229	Justice, Public Order, & Safety	1.020
931	9310	9319	Finance, Taxation, & Monetary Policy	1.020
941	9410	9419	Adm Of Human Resources	1.020
943	9430	9439	Adm Of Human Resources	1.020
944	9440	9449	Adm Of Human Resources	1.020
945	9450	9459	Adm Of Human Resources	1.020
951	9510	9519	Environmental Quality & Housing	1.020
953	9530	9539	Environmental Quality & Housing	1.020
961	9610	9619	Adm of Economic Programs	1.020
962	9620	9629	Adm of Economic Programs	1.020
963	9630	9639	Adm of Economic Programs	1.020
964	9640	9649	Adm of Economic Programs	1.020
965	9650	9659	Adm of Economic Programs	1.020
966	9660	9669	Adm of Economic Programs	1.020
971	9710	9719	National Security & Intl Affairs	1.020
972	9720	9729	National Security & Intl Affairs	1.020

Table B4: 10+ STD Pre-X Condition Exclusion Factors				
Pre-X Condition Exclusion	Participation % >= 50%		Participation % < 50%	
	No Prior Coverage	Takeover	No Prior Coverage	Takeover
12/24	0.980	0.990	0.980	0.990
12/12/24	0.980	0.990	0.980	0.990
12/6/24	0.980	0.990	0.980	0.990
6/24	0.980	0.990	0.980	0.990
12/12	0.985	0.995	0.985	0.995
6/12	0.985	0.995	0.985	0.995
6/6/12	0.985	0.995	0.985	0.995
3/12	0.990	1.000	0.990	1.000
3/3/12	0.990	1.000	0.990	1.000
3/3	0.995	1.005	0.995	1.005
3/6	0.995	1.005	0.995	1.005
3/3/6	0.995	1.005	0.995	1.005
30/5	1.025	1.015	1.250	1.200
None	1.025	1.015	1.250	1.200

Table B5: 10+ STD Participation Factors	
Participation %	Factor
0% - 4%	3.00
5% - 9%	2.53
10% - 14%	2.15
15% - 19%	1.86
20% - 24%	1.65
25% - 29%	1.52
30% - 34%	1.46
35% - 39%	1.40
40% - 44%	1.34
45% - 49%	1.29
50% - 54%	1.24
55% - 59%	1.20
60% - 64%	1.17
65% - 69%	1.14
70% - 74%	1.12
75% - 79%	1.10
80% - 84%	1.07
85% - 89%	1.04
90% - 94%	1.02
95% - 99%	1.00
100%	0.95

Table B6: 10+ STD Employer Contribution Factors								
STD Plan's Gross Benefit %	Benefits from Employee Contributions Not Taxable				Benefits from Employee Contributions Taxable			
	Employer Contribution %				Employer Contribution %			
	80% to 100%	51% to 79%	26% to 50%	Less 25%	80% to 100%	51% to 79%	26% to 50%	Less 25%
45.00%	0.900	0.920	0.940	0.975	0.900	0.910	0.920	0.940
50.00%	0.900	0.920	0.960	1.025	0.900	0.910	0.930	0.940
55.00%	0.950	0.990	1.040	1.075	0.950	0.960	0.980	0.990
60.00%	1.000	1.030	1.080	1.125	1.000	1.020	1.030	1.050
65.00%	1.050	1.080	1.120	1.150	1.050	1.070	1.080	1.100
66.67%	1.100	1.130	1.180	1.200	1.100	1.120	1.130	1.150
70.00%	1.150	1.190	1.250	1.250	1.150	1.170	1.180	1.200
Flat*	1.150	1.180	1.230	1.275	1.150	1.170	1.180	1.200

* Flat Benefit Plans

Table B7: 10+ STD Rate Guarantee Factors		
Rate Guarantee Period	Standard Risk	Preferred Risk
< 18 months	1.00	1.00
19 to 30 months	1.04	1.01
31 to 36 months	1.08	1.04
37 to 48 months	1.12	1.09

**Table B8: 10+ STD Maximum
Weekly Benefit Factors**

Maximum Weekly Benefit	Factor
Less than \$1,730	0.976
[\$1,730; \$2,308)	0.988
[\$2,308; \$2,885)	1.000
[\$2,885; \$3,461)	1.048
[\$3,461; \$4,038)	1.145
[\$4,038; \$4,615)	1.169
[\$4,615 or more	1.217

Table B9: 10+ STD Blue Collar Factors	
Blue Collar (% GWB)	Factor
Less than 75%	1.000
[75% to 80%)	1.075
[80% to 85%)	1.150
[85% to 90%)	1.200
90% or Greater	1.250

Table B10: 10+ STD Expenses

10+ STD Administration Expenses	
Minimum Annual Premium	Admin Expense %
\$0.00	8.80%
5,000.01	5.80%
50,000.01	5.50%
250,000.00	5.10%

Other 10+ STD Administration Expenses	
# Covered Lives (Minimum)	Other Expense %*
0	12.5%
50	12.0%
100	11.5%
250	11.0%
500	10.5%
1,000	10.0%
2,000	9.0%
* Add 0.5% for the 10+ STD "W2 Services Only" Option	

Standard 15% Graded STD Commission Scale**	
Minimum Annual Premium	Commission %
\$0.00	15.0%
2,000.01	10.0%
10,000.01	6.0%
25,000.01	4.0%
50,000.01	2.0%
100,000.01	1.0%
250,000.01	0.5%
Voluntary STD	20.0%

** Other Commission scales may also be used

Premium Tax Rates by State					
State Code	State	Premium Tax %	State Code	State	Premium Tax %
AK	Alaska	2.700%	NC	North Carolina	1.900%
AL	Alabama	1.600%	ND	North Dakota	1.750%
AR	Arkansas	2.500%	NE	Nebraska	0.500%
AZ	Arizona	2.000%	NH	New Hampshire	2.000%
CA	California	2.350%	NJ	New Jersey	1.050%
CO	Colorado	2.000%	NM	New Mexico	3.003%
CT	Connecticut	1.750%	NV	Nevada	3.500%
DC	District Of Columbia	1.700%	NY	New York	2.000%
DE	Delaware	2.000%	OH	Ohio	1.400%
FL	Florida	1.750%	OK	Oklahoma	2.250%
GA	Georgia	2.250%	OR	Oregon	0.000%
HI	Hawaii	4.265%	PA	Pennsylvania	2.000%
IA	Iowa	1.000%	PR	Puerto Rico	4.000%
ID	Idaho	1.500%	RI	Rhode Island	2.000%
IL	Illinois	0.400%	SC	South Carolina	1.250%
IN	Indiana	1.300%	SD	South Dakota	2.500%
KS	Kansas	2.000%	TN	Tennessee	1.750%
KY	Kentucky	5.000%	TX	Texas	1.750%
LA	Louisiana	2.250%	UT	Utah	2.250%
MA	Massachusetts	2.000%	VA	Virginia	2.250%
MD	Maryland	2.000%	VB	Virgin Island (British)	0.000%
ME	Maine	2.000%	VI	Virgin Islands (U.S.)	5.000%
MI	Michigan	1.250%	VT	Vermont	2.000%
MN	Minnesota	2.000%	WA	Washington	2.000%
MO	Missouri	2.000%	WI	Wisconsin	0.000%
MS	Mississippi	3.000%	WV	West Virginia	3.000%
MT	Montana	2.750%	WY	Wyoming	0.750%

Table B11: 10+ STD Rate Calculation Example

Total NCC Calculations (Steps I & II)			Monthly Street Premium & Rate	
Employee Total Initial Monthly NCC [Step I]	43210 - Ohio	\$2,494.54	Adjusted Total Monthly NCCs per \$10 WB	\$0.31
x Voluntary Plan Adjustment Factor [Step I]	Traditional Plan	1.0000	Adjusted Total Monthly NCCs	\$2,156.71
x Integration Factor [Step II]	Full with Worker's Comp	1.0000	Profit Margin %	2.00%
x Case Size Factor (# Eligible Lives in Group) [Step II]	100	0.9900	Monthly Pre-Expense Premium	\$2,200.73
x Industry Factor [Step II]	8712 - Engineering & Mgmt Services	0.8610	Other Expense % (# Covered Lives in Group)	12.50%
x Pre-Existing Conditions Exclusion Factor [Step II]	None (no Prudent Person)	1.0250	FL Premium Tax %	1.75%
x Participation Factor [Step II]	100%	0.9500	Administration Expense %	6.81%
x ER Contrib Factor [Step II]	100%	1.0000	Commission %	9.36%
x ER's FICA Taxes Factor [Step II]	Benefit Option Excluded	1.0000	Monthly Street Premium	\$3,157.62
x Definition of Disability (DOD) Factor [Step II]	Residual (no REO)	1.0262		
x Rate Guarantee Period Factor [Step II]	24 Months	1.0400	Monthly Street Rate per \$10 GWB	\$0.45
x Class Maximum Weekly Benefit Factor [Step II]	\$1,000	0.9760		
x Blue Collar Factor [Step II]	3.9% Blue Collar Content	1.0000	Total Gross Weekly Benefit (GWB)	\$70,169.28
Product of Step II Class Factors		0.8646	STD Plan Summary	
Total Monthly Manual NCCs		\$2,156.71	Class 1	
			Takeover	No
			Workers' Compensation	Yes
			Accident/Sickness Elimination Period	0/7 Days
			Benefit Duration	26 Weeks
			Benefit Type	Variable
			Benefit Percent	60.00%
			Maximum Gross Weekly Benefit (Variable)	\$1,000.00
			Minimum Weekly Benefit (Variable)	\$0
			ER Contrib %	100.00%
			EE Contribution Basis	Post-tax
			ER Imputed Income?	No
% WB - Occ A		60.0%		
% WB - Occ B		30.9%		
% WB - Occ C		5.2%		
% WB - Occ D		3.9%		
% WB - Males		63.4%		
% WB - Females		36.6%		

Table C1: Small Group Rating

Table 1: Monthly Base Rates per \$10 GWB [Multiply by 1 + 0.065 * (100% - Ee Contribution %, if Post-Tax) for the ER FICA Benefit/W2 Services Package]								
Attained Age Band	Plan 1: 1-8-13		Plan 2: 1-8-26		Plan 3: 15-15-13		Plan 4: 15-15-26	
	Males	Females	Males	Females	Males	Females	Males	Females
< 25	\$0.11	\$0.60	\$0.14	\$0.77	\$0.09	\$0.50	\$0.12	\$0.64
25-29	0.10	0.70	0.13	0.90	0.08	0.59	0.11	0.76
30-34	0.11	0.56	0.14	0.69	0.09	0.47	0.11	0.59
35-39	0.18	0.52	0.23	0.64	0.15	0.44	0.19	0.53
40-44	0.23	0.56	0.27	0.65	0.20	0.47	0.23	0.54
45-49	0.35	0.62	0.43	0.76	0.29	0.52	0.36	0.63
50-54	0.53	0.78	0.67	0.99	0.44	0.66	0.56	0.83
55-59	0.85	0.97	1.03	1.17	0.72	0.82	0.86	0.98
60-64	1.11	1.27	1.42	1.64	0.93	1.07	1.20	1.38
65-69	1.48	1.58	1.94	2.11	1.24	1.33	1.64	1.76
70-74	2.05	2.09	2.74	2.77	1.74	1.76	2.31	2.35
75-79	2.58	2.62	3.42	3.47	2.18	2.21	2.90	2.93
80-84	3.11	3.17	4.10	4.16	2.64	2.67	3.47	3.52
85+	3.42	3.47	4.52	4.59	2.90	2.93	3.83	3.88

Table 2: Employer Plan Eligibility by Industry Class

SIC Class*	Plan 1:	Plan 2:	Plan 3:	Plan 4:	Available Benefit Percent**
	1 - 8 - 13	1 - 8 - 26	15 - 15 - 13	15 - 15 - 26	
S = Standard	Yes	Yes	Yes	Yes	50%, 60%, 66 2/3%
N = Nonstandard	Yes	Yes	Yes	Yes	50%, 60%
E = Exception	No	No	Yes	No	50%, 60%

* If a group's SIC Class is "E = Exception", then its only eligible STD plan is Plan 3: 15-15-13.

** In states with a Cash Sickness STD (SDI) plan, the STD Benefit is 20% with no offsets.

Table 3: Pre-X Condition Limited Benefit Factors

STD Maximum GWB	Pre-X Factor
<= \$250	1.04
\$251 to \$500	1.03
\$501 to \$750	1.02
> \$750	1.01

Industry Class & Factor: Table C2

Table C2: Small Group STD Industry Table

3-Digit SIC		4-Digit SIC		SIC Class	Industry Factor	Industry Description
Low	High	Low	High			
10	73	100	739	E	1.15	Agriculture, Forestry & Fishing
74	74	740	749	S	0.95	Veterinary Services
75	99	750	999	E	1.15	Agriculture, Forestry & Fishing
100	149	1000	1499	E	1.25	Mining
150	159	1500	1599	S	1.15	Residential Construction
160	169	1600	1699	S	1.25	Heavy Construction
170	179	1700	1799	S	1.15	Special Trade Contractors
180	199	1800	1999	E	1.25	Invalid SIC Codes
200	209	2000	2099	N	0.95	Food Products
210	219	2100	2199	N	1.15	Tobacco Products
220	229	2200	2299	N	0.95	Textile Mill Products
230	239	2300	2399	N	1.15	Apparel & Related Products
240	242	2400	2429	E	1.15	Logging Camps & Sawmills
243	249	2430	2499	S	0.95	Lumber & Wood Products
250	259	2500	2599	S	1.15	Furniture & Fixtures
260	263	2600	2639	E	1.15	Pulp & Paper Mills
264	269	2640	2699	S	1.15	Paper & Allied Products
270	279	2700	2799	S	0.95	Printing & Publishing
280	282	2800	2829	S	1.15	Chemicals & Allied Products
283	283	2830	2839	S	0.95	Drugs
284	288	2840	2889	S	1.15	Chemicals & Allied Products
289	289	2890	2899	E	1.15	Explosives & Related Products
290	299	2900	2999	S	1.15	Petroleum Refining & Related Products
300	309	3000	3099	S	1.25	Rubber & Plastic Products
310	319	3100	3199	S	1.15	Leather Products
320	328	3200	3289	S	1.15	Stone, Clay, Glass & Concrete Products
329	329	3290	3299	E	1.15	Asbestos & Abrasive Products
330	339	3300	3399	N	1.15	Primary Metal Industries
340	347	3400	3479	S	1.15	Fabricated Metal Products
348	349	3480	3499	S	1.15	Ammunition & Related Products
350	359	3500	3599	S	1.15	Industrial Machinery
360	369	3600	3699	S	0.95	Electric & Electronic Equipment
370	379	3700	3799	S	1.15	Transportation Equipment
380	389	3800	3899	S	0.95	Measuring Instruments
390	399	3900	3999	S	0.95	Misc. Manufacturing
400	409	4000	4099	E	1.25	Railroads
410	419	4100	4199	E	1.25	Local Transportation
420	429	4200	4299	N	1.25	Trucking & Warehousing
430	439	4300	4399	E	1.25	Post Office
440	449	4400	4499	E	1.25	Water Transportation
450	459	4500	4599	E	1.15	Air Transportation
460	469	4600	4699	N	1.25	Pipelines except Natural Gas
470	479	4700	4799	S	1.15	Transportation Services
480	489	4800	4899	S	0.95	Communications
490	499	4900	4999	S	1.15	Electric, Gas & Sanitary Services
500	509	5000	5099	S	0.95	Wholesale Trade - Durables
510	519	5100	5199	S	0.95	Wholesale Trade - NonDurables
520	529	5200	5299	S	0.95	Retail - Building Materials
530	539	5300	5399	S	0.95	Retail - General Merchandise
540	549	5400	5499	S	0.95	Retail - Food Stores
550	559	5500	5599	N	1.15	Retail - Auto Dealers & Gas Stations
560	569	5600	5699	S	0.95	Retail - Apparel & Accessories

Table C2: Small Group STD Industry Table

3-Digit SIC		4-Digit SIC		SIC Class	Industry Factor	Industry Description
Low	High	Low	High			
570	579	5700	5799	S	0.95	Retail - Home Furnishings
580	589	5800	5899	N	0.95	Retail - Eating & Drinking Places
590	599	5900	5999	N	0.95	Retail - Other
600	609	6000	6099	S	0.85	Banking
610	619	6100	6199	S	0.95	Credit Institutions
620	629	6200	6299	S	0.95	Security Brokers
630	639	6300	6399	S	0.95	Insurance Carriers
640	649	6400	6499	S	0.95	Insurance Agents & Brokers
650	659	6500	6599	S	0.95	Real Estate
660	669	6600	6699	E	1.25	Invalid SIC Codes
670	679	6700	6799	S	0.95	Holding & Investment Offices
680	699	6800	6999	E	1.25	Invalid SIC Codes
700	709	7000	7099	N	0.95	Hotels & Lodging Places
710	719	7100	7199	E	1.25	Invalid SIC Codes
720	721	7200	7219	N	0.95	Other Personal Services
722	722	7220	7229	S	0.95	Photography, Funeral & Other Professional Services
723	725	7230	7259	N	0.95	Other Personal Services
726	729	7260	7299	S	0.95	Photography, Funeral & Other Professional Services
730	731	7300	7319	S	0.95	Advertising Services
732	736	7320	7369	S	0.95	Other Business Services
737	737	7370	7379	S	0.85	Computer & Related Services
738	739	7380	7399	S	0.95	Other Business Services
740	749	7400	7499	E	1.25	Invalid SIC Codes
750	759	7500	7599	S	0.95	Auto Repair & Parking
760	769	7600	7699	S	0.95	Miscellaneous Repair Services
770	779	7700	7799	E	1.25	Invalid SIC Codes
780	789	7800	7899	N	0.95	Motion Picture & Related Services
790	799	7900	7999	N	0.95	Amusement Services
800	804	8000	8049	N	1.15	Doctors & Dentists
805	805	8050	8059	S	1.15	Nursing & Personal Care
806	806	8060	8069	S	1.15	Hospitals
807	807	8070	8079	S	1.15	Medical & Dental Labs
808	808	8080	8089	S	1.15	Home Health Care Services
809	809	8090	8099	S	1.15	Other Health Services
810	819	8100	8199	S	0.95	Legal Services
820	821	8200	8219	S	0.85	Elementary Schools
822	822	8220	8229	S	0.85	Colleges
823	829	8230	8299	S	0.85	Other Education Services
830	839	8300	8399	S	0.95	Social Services
840	849	8400	8499	S	0.95	Museums & Gardens
850	859	8500	8599	E	1.25	Invalid SIC Codes
860	862	8600	8629	S	0.85	Business & Professional Organizations
863	863	8630	8639	E	0.95	Labor Organizations
864	869	8640	8699	N	0.85	All Other Organizations
870	871	8700	8719	S	0.85	Engineering & Related Services
872	872	8720	8729	S	0.85	Accounting & Related Services
873	873	8730	8739	S	0.95	Research & Testing Services
874	879	8740	8799	S	0.95	Management & Business Consulting Services
880	889	8800	8899	E	1.25	Private Households
890	899	8900	8999	N	0.95	Other Miscellaneous Services
900	909	9000	9099	E	1.25	Invalid SIC Codes
910	919	9100	9199	S	0.95	Municipal Services
920	979	9200	9799	N	0.95	Other Government Services
980	989	9800	9899	E	1.25	Invalid SIC Codes
990	999	9900	9999	E	1.25	Nonclassified Establishments

Table C3: Small Group STD Rate Calculation Example [Noncontrib]

SIC	SIC Class	Industry Factor	Industry Description
8711	S	0.85	Engineering & Related Services

Acc/Sick EP (# Days)	Benefit Period	Benefit %	GWB Maximum	Pre-X Limited Benefit?	Small Employer Benefit Eligibility
1-8	13 Wk	20%	\$750	No	All plans are available for this group

Small Employer Census (EE #)	Attained Age	Gender	Annual Salary	GWB	Base Rate per \$10 GWB	Industry Factor	Pre-X Limited Benefit Factor	Monthly Premium	Street Rate per \$10 GWB
EE #1	63	M	\$68,016	\$262	\$1.18	0.85	1.00	\$26.16	\$1.00
EE #2	28	F	25,000	96	0.75	0.85	1.00	6.06	0.63
EE #3	54	M	89,988	346	0.56	0.85	1.00	16.61	0.48
EE #4	47	M	71,244	274	0.37	0.85	1.00	8.77	0.32
EE #5	55	F	59,436	229	1.03	0.85	1.00	20.12	0.88
EE #6	38	F	30,000	115	0.55	0.85	1.00	5.42	0.47
EE #7	52	F	50,000	192	0.83	0.85	1.00	13.65	0.71
EE #8	57	M	50,000	192	0.91	0.85	1.00	14.81	0.77
EE #9	62	M	60,000	231	1.18	0.85	1.00	23.08	1.00
Totals	53	GWB-Wgt'd Avg Age		\$1,937	\$0.82			\$134.68	\$0.70

Table C4: Small Group STD Plan Design

Disability Benefit Type	Percentage of salary
Flat Benefit Amount	No flat amounts allowed
Percentage of Salary Benefit Options	50%, 60%, 66 2/3%, of basic weekly earnings Employer elects benefit percentage. No buy-up option
Minimum Benefit	\$0
Maximum Benefit	\$100 to \$1,000
Rounding Rule for Percentage of Salary Benefit	Benefit is rounded to the next higher \$1.
Definition of Earnings for Percentage of Salary Benefit	Default is base salary plus commissions
Guaranteed Issue	All amounts are issued on a guaranteed basis
Benefit Period Options	13 or 26 weeks Eligibility varies by industry classification (SIC Class)
Elimination Period Options/ Day Benefits Begin	0 days following an injury and 7 days following an illness where benefits will begin on day 1 for accident and day 8 for illness; or 14 days following injury or illness where benefits begin on day 15.
1st Day Hospital Benefit	Not available
Definition of Disability	Own Job with Residual
Maternity	Covered like any illness
Coverage type	Non-occupational disabilities only unless business owner not eligible for workers compensation, then 24 hour coverage
Pre-existing Condition Limitation	3 months prior / 12 months after Limited benefit inside waiting period Pre-existing Conditions Limitation can vary by state.
Pre-existing Condition Limited Benefit	The lesser of 50% of the STD benefit or \$50 for a maximum of five weeks
Exclusions	Disability resulting from: 1) injury/illness caused by occupation/employment 2) intentionally self-inflicted injury 3) war, declared or undeclared 4) injury while in military service 5) injury while committing or attempting to commit a felony 6) being under the influence of alcohol or drugs 7) operating a motorized vehicle under the influence of alcohol/drugs 8) active participation in a riot or civil commotion 9) loss of professional license, occupational license or certification 10) Cosmetic or reconstructive surgery.
Number of Classes Allowed	Up to 3 classes; Same benefit plan design for all classes; only difference is contribution type by class
Participation Requirement	Contributory: 2-5 lives all must be enrolled; 6-9 lives, all but one must be enrolled Non-Contributory: All must be enrolled.
Employer Contribution	0%-100%
FMLA Administration	Not available
Rate Structure	2-9 lives: age banded rates per \$10 of weekly benefit
Rate Guarantee	3 years is standard
Stand Alone STD	Available Stand Alone
Deductible Income (offsets to disability benefit)	Offsets will apply. No age limitation for SSR offset.
Return To Work Incentive	For the entire STD benefit period, there are no offsets for other income amounts, including work earnings, until the sum of the other income, work earnings, and the insured's gross benefit exceeds 100% of the insured's pre-disability earnings
Travel Assistance	Included
Employee Assistance Program	Included
ER FICA Benefit & W2 Services	Included

**Nationwide Life Insurance Company
Group LTD Rate Manual**

Manual Rate Calculation – 10+ Life Group LTD Rate Manual

Step A: Monthly LTD Initial Net Claim Cost (Initial NCC)

Step A_1) Determine the Employee's Basic Monthly Earnings (BME) – this is the Employee's pre-disability monthly earnings as specified in the Policy.

Step A_2) Determine the Maximum Monthly Benefit (MaxMB) for each Class – this is the MaxMB payable regardless of the Employee's BME (determined at the Employee level for 70% Backdoor Integration).

Step A_3) Determine the Gross Benefit % (GB %) for each Class - this is the GB % of Covered Monthly Payroll (CMP) without regard to any benefit offsets.

Step A_4) Determine the Employee's CMP and Gross Monthly Benefit (GMB):

1. CMP = the Minimum of: [BME; MaxMB / GB %]; and
2. GMB = GB% x CMP.

Step A_5) Determine the Employee's Minimum Monthly Benefit (MinMB) – this is the Minimum Monthly Benefit payable to the Employee as specified in the Policy. The MinMB may be a flat dollar amount or a flat dollar amount and a percentage of GMB or BME.

Step A_6) Determine the Employee's Expected Social Security Benefit Offset (ExpSSDI Offset)

With the exception described in Step C_2 below, if PERS/STRS disability benefits apply to the Class, then the Employee's ExpSSDI Offset is \$0;

else the Employee's ExpSSDI Offset is equal to the Employee's probability of receiving SSDI from the table in Tab 6 x the Employee's expected SSDI Primary Insurance Amount (PIA) from the table in Tab 7 adjusted based upon the Integration Option for each Class, i.e., either Direct (SSDI Primary Only or SSDI Full Family) or Indirect (All-Sources or Backdoor).

Step A_7) Determine the Employee's Expected Net Benefit after SSDI Offset (ExpNB after SSDI Offset) - if the sum of the Employee's MinMB from Step A_5 and the Employee's ExpSSDI Offset from Step A_6 is greater than the Employee's GMB from Step A_4, then the Employee's ExpNB after SSDI Offset is equal to the Employee's MinMB from Step A_5;

Else the Employee's ExpNB after SSDI Offset is equal to the Employee's GMB from Step A_4 minus the Employee's ExpSSDI Offset from Step A_6.

Step A_8) Determine the Employee's Net Claim Cost before SDI (NetCC_BSDI)

The Employee's NetCC_BSDI is equal to:

1. the sum of (the Employee's ExpSSDI Offset from Step A_6 plus the Employee's ExpNB after SSDI Offset from Step A_7) / \$100 x the applicable Class LTD Plan's Base Rate per \$100 of Monthly Indemnity for the Employee from the table in Tab 4 (based upon the Employee's Attained Age as of the Rate Guarantee Effective Date, Maximum Benefit Period, Elimination Period and the Employee's Gender) times the Base Rate Adjustment Factor from the table in Tab 5; **minus**

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Group LTD Rate Manual**

2. the Employee's ExpSSDI Offset from Step A_6 / \$100 x the applicable Class LTD Plan's Base Rate per \$100 of Monthly Indemnity for the Employee from the table in Tab 4 (based upon the Employee's Attained Age as of the Rate Guarantee Effective Date, Maximum Benefit Period, Elimination Period and the Employee's Gender) x the SSDI Adjustment Factor from the table in Tab 8.

Step A_9) Determine the Employee's SDI Net Claim Cost (NetCC_SDI) – this is the Employee's expected Offset from a State's Statutory Disability Plan, if applicable. The Employee's NetCC_SDI is calculated separately because the SDI plan has a Maximum Duration of 26 or 52 weeks; whereas, the Class LTD Plan's Maximum Duration is longer.

The Employee's expected SDI Offset is equal to the Minimum of:

- a. [the State's Benefit % from the table in Tab 6 x the Employee's CMP from Step A_4; and
- b. the State's Weekly Benefit Maximum from the table in Tab 6 x 52 weeks / 12 months]

based upon the State's Weekly Benefit Minimum amount from the table in Tab 6 x 52 weeks / 12 months.

The Employee's NetCC SDI is equal to:

the Employee's expected SDI Offset / \$100 x the Employee's SDI Net Claim Cost per \$100 of Monthly SDI Benefit from the table in Tab 10 [based upon the Employee's Attained Age as of the Rate Guarantee Effective Date, the Employee's Gender, the 90 day Elimination Period (EP) - use the 180 day EP SDI Net Claim Cost if the Class LTD Plan's EP is 180 days or longer and the State's SDI plan's Maximum Duration] x the SDI EP Adjustment Factor from the table in Tab 8 x 1.0013.

Step A_10) Determine the Employee's Net Claim Cost after SDI (NetCC_ASDI):

- a. if the Employee's ExpNB after SSDI Offset from Step A_7 equals the Employee's MinMB from Step A_5, then the Employee's NetCC_ASDI is equal to the Employee's NetCC_BSDI from Step A_8;
- b. if the Employee's ExpNB after SSDI Offset from Step A_7 minus the Employee's expected SDI Offset from Step A_9 is greater than the Employee's MinMB from Step A_5, then the Employee's NetCC_ASDI is equal to the Maximum of [the Employee's NetCC_BSDI from Step A_8 minus the Employee's NetCC_SDI from Step A_9; and \$0];

else the Employee's NetCC_ASDI is equal to the Maximum of [the Employee's NetCC_BSDI from Step A_8 minus (the Employee's ExpNB after SSDI Offset from Step A_7 minus the Employee's MinMB from Step A_5) / \$100 x the Employee's SDI Net Claim Cost per \$100 of Monthly SDI Benefit from the table in Tab 7 x the SDI EP Adjustment Factor from Tab 8 x 1.0013; and \$0].

Step A_11) If the Pension Supplement Benefit option is selected, then determine the Employee's Net Claim Cost for this benefit (PenSupp_NCC) is equal to the Class LTD Plan's Pension Supplement Benefit % x the Employee's BME from Step A_1 / \$100 x the applicable Class LTD Plan's Base Rate per \$100 of Monthly Indemnity for the Employee from the table in Tab 4 (based upon the Employee's Attained Age as of the Rate Guarantee Effective Date, Maximum Benefit Period, Elimination Period and the Employee's Gender).

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Step A_12) Determine the Employee's Initial NCC - equal to the sum of the Employee's:

- a. NetCC_ASDI from Step A_10; plus;
- b. PenSupp_NCC from Step A_11.

Note that the Initial NCC is calculated at an individual employee level and is based upon the following Class LTD Plan Design and Census Demographic Information:

Class Plan Design Information:

Elimination Period (EP);
Maximum Benefit Period;
Maximum Monthly Benefit;
Minimum Monthly Benefit;
Integration Method (Direct or Indirect);
Gross Benefit Percent and All-Source/Backdoor Benefit Percent (if applicable)
SDI plan (if applicable); and
Pension Supplement Benefit (if applicable)

Census Demographic Information (for each Employee):

Attained Age (as of the Effective date of the Rate Guarantee Period)
Gender
Occupation
Basic Monthly Earnings

Step B: Manual LTD Net Claim Cost Adjustments

The following adjustments to the Initial NCC from Step A_12 above are multiplicative and apply at the Employee level.

Step B_1) Replacement Ratio (RR) Factor – calculate the Employee's after-tax RR and then select the appropriate factor from the table in Tab 9.

Step B_2) Employee Gross Monthly Benefit (GMB) Factor – select the appropriate factor for the Employee from the table in Tab 10 based upon the Employee's GMB from Step A_4.

Step B_3) Salary Factor - calculate the Employee's Projected Normalized Salary and then select the appropriate Salary Factor from the table in Tab 11.

Following are the steps to calculate the Employee's Projected Normalized Salary:

- a) Calculate the Employee's Projected Salary = the Employee's BME x the Wage Inflation Factor. The Wage Inflation Factor equals an assumed Wage Inflation Factor of 3.5%/annum x (the Class Effective Date – the Group's Census Date).
- b) Select the Salary Normalization Factor for the Location of the Class from the table in Tab 23 from the column labeled "Salary Relativity".
- c) The Employee's Projected Normalized Salary is equal to a) divided by b).

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Step B_4) Occupation Factor – select the Employee’s Occupation factor from the table in Tab 15 based upon the Employee’s Occupation Rating Category (A, B, C or D) and whether the Class the Employee is in is covered by Worker’s Compensation (WC). The mapping of an Employee’s Occupational title or EEOC/SOC Code to the four Occupation Rating Categories shown in the table in Tab 12 is provided in the table in Tab 13.

Step B_5) Professional White Collar (PWC %) Factor - select an appropriate factor for the Class the Employee is in from the table in Tab 16.

Step B_6) Cost of Living Adjustment (COLA/Escalation Benefit) Factor – if this supplemental benefit option is selected, then calculate the product of the appropriate factors for the Employee from the table in Tab 14.

Step B_7) Personal Care Assistance Factor – if this supplemental benefit option is selected, then select the appropriate factor from the appropriate table in Tab 15.

Determine the Employee’s Step B Multiplicative Adjustment as the product of Steps B_1 through Step B_7 above and multiply the result by the Employee’s Initial NCC from Step A_12.

Sum the results from Step B for all employees in each Class.

Step C Manual LTD Claim Costs – Adjustments to the Step B Manual LTD Net Claim Costs

The following factors are the same for all employees within a given Class, i.e., they do not vary based upon Employee Demographic data such as Attained Age, Gender or Salary. These factors are all multiplicative.

Step C_1) Social Security Integration Factor – select the appropriate factor for the Class from the table in Tab 17.

Step C_2) PERS/STRS Offset Factor - if the Class is eligible for a disability benefit under a state retirement plan (and that state retirement plan does not treat this LTD plan for the Class as Primary, meaning the state retirement plan’s disability benefit is reduced by any benefit payable under this LTD plan for the Class), then this factor is equal to 100% minus the appropriate Discount factor* from the table in Tab 18;

else this factor is equal to 1.00 and an ExpSSDI Offset should be calculated in Step A_6.

***Note:** Multiply the Discount factor selected for the Class from the table in Tab 20 by the appropriate PERS/STRS Adjustment factor from the table in Tab 19.

Step C_3) Industry Factor – select the appropriate Industry factor for the Class from the column labeled “SIC Factor” in the table in Tab 20.

Step C_4) Area Factor - select the appropriate Area factor for the Class from the table in Tab 21.

Step C_5) Mental Illness, Substance Abuse, Special Conditions and Self-Reported Benefit Limitation Factors - select the appropriate factor(s) for each Benefit Limitation applicable for the Class from the table in Tab 22 and calculate their product (i.e., multiply them).

Step C_6) Pre-Existing Conditions Factor – select the appropriate factor for the Class from the appropriate table in Tab 23.

Step C_7) Contributory Factor – select the appropriate factor for the Class from the table in Tab 24.

Step C_8) Participation Factor – select the appropriate factor for the Class from the table in Tab 25.

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Step C_9) Definition of Disability Factor – select the appropriate factor for the Class from the table in Tab 26.

Step C_10) Rate Guarantee Period Factor – select the appropriate factor for the Class from the table in Tab 27.

Step C_11) Class Maximum Benefit Factor – select the appropriate factor for the Class from the table in Tab 28.

Step C_12) Supplemental Benefit Option Factor(s) – select the appropriate factor(s) for the Class for each Option selected (except the Spouse Catastrophic Disability Benefit Option) from the tables in Tab 31 and multiply them together.

Determine the Step C Class level multiplicative adjustment factor as the product of Step C_1 through Step C_12 and multiply the result by the Step B result for each Class.

Step D Monthly Total Manual LTD Net Claim Cost (LTD_NCC)

Step D_1) If the Spousal Catastrophic Disability Benefit option is selected, then select the appropriate Net Claim Cost for each Employee with a Spouse from the appropriate table in Tab 31.

Sum the Step D_1 Additive Optional Benefits NCC for all applicable Classes with this benefit Option.

The Group's Total Manual LTD_NCC is equal to the sum of the Step C result for all Classes combined x the Case Size factor for the Group in Tab 29 x the Interest factor in Tab 34 plus the total Step D_1 Additive Optional Benefits NCC for all Classes combined.

Step E Monthly Manual LTD "Pre-Expense Premium", "Street Premium" and "Street Rate"

Step 1 - The Group's Manual LTD Pre-Expense Premium is equal to its Manual LTD NCC (from Step D) / [1 - Profit Margin %] from Tab 32.

Step 2 - The Group's Manual LTD Street Premium is equal to its Manual LTD Pre-Expense Premium / [1 - Other Expense % - Conversion Morbidity Fee % (if applicable) of 2.5% - Administration Expense % - Premium Tax % - Commission %], from the tables in Tab 32 and Tab 33.

Note that other commission scales may also be used other than the standard schedule.

In most situations, the Group's monthly Manual LTD Street Rate quoted will be expressed per \$100 CMP. The Group's monthly Manual LTD Street Rate is equal to its Manual LTD Street Premium divided by its Total CMP x \$100.

This Group LTD manual covers most of the plan design features we expect to encounter during the life of this manual. On occasion, a manual rate not shown here may need to be developed to match a provision offered by a competitor or required by an inforce customer. In these situations, the same underlying principles used to develop these manual rates will be applied.

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Manual Rate Calculation – 2 to 9 Life Small Group Rate Manual

Step 1: For each employee, determine the Covered Monthly Payroll (CMP) using the formula

CMP = Minimum [BME; MaxMB / GB %] where

BME = Basic Monthly Earnings

MaxMB = Maximum Monthly Benefit

GB% = Gross Benefit Percent

Step 2: For each employee based upon their attained age and the benefit plan selected, determine the Base Rate (BR) from Table 1SG on Tab 35. The range of benefit plans available for a particular group are based upon their SIC code according to Table 2SG on Tab 35.

Step 3: For each employee calculate the Preliminary Monthly Cost (PMC) using the formula

$PMC = (CMP/100) * BR$

Step 4: If the Business Overhead Expense benefit is selected, determine the Business Overhead Expense Factor (BOF) based upon Table 3SG on Tab 35.

Step 5: Based upon the groups SIC code, determine the Industry factor (IF) from Table 4SG on Tab 35.

Step 6: The Final Monthly Cost (FMC) for each covered employee is now calculated as

$FMC = PMC * BOF * IF$

The CMP rate for each covered employee = $FMC / (CMP/100)$

Step 7: Repeat Steps 1 through 6 for each covered employee and accumulate the Total Final Monthly Cost (TFMC) and Total Covered Monthly Payroll (TCMP) for the group.

The CMP rate for the group = $TFMC / (TCMP/100)$

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CONFIDENTIAL**Nationwide's LTD Rate Manual Tables [effective 1/1/2014]**

Company	Nationwide Life Insurance Company
Policy Form	NSHDIS 2000 (ReNew 2)
Policy Certificate Form	NSHDIS 2500 (ReNew 2)
Group Coverage	Group Long Term Disability Insurance
Effective Date	January 1, 2014
Reinsurer	Reliance Standard Life Insurance Company/Tokio Marine
Reinsurance Manager	Custom Disability Solutions

Table 1: Nationwide R.2.4 LTD Base Claim Rates per \$100 Monthly Indemnity (3.75% Effective Discount Rate)

65/5/70	Male LTD Base Rates per \$100 of Monthly Indemnity							
Age	EP 30	EP 60	EP 90	EP 120	EP 150	EP 180	EP 270	EP 360
22	0.274	0.173	0.144	0.142	0.138	0.133	0.126	0.119
27	0.380	0.240	0.200	0.196	0.192	0.185	0.174	0.165
32	0.635	0.401	0.334	0.328	0.321	0.308	0.290	0.275
37	1.033	0.653	0.543	0.534	0.522	0.499	0.470	0.446
42	1.833	1.158	0.964	0.948	0.926	0.883	0.832	0.789
47	2.965	1.873	1.560	1.533	1.498	1.424	1.342	1.272
52	4.003	2.529	2.106	2.070	2.023	1.918	1.807	1.713
57	4.924	3.111	2.590	2.546	2.488	2.352	2.216	2.100
62	5.416	3.358	2.748	2.682	2.605	2.553	2.414	2.292
67	5.963	3.768	3.137	3.068	3.006	2.761	2.596	2.443
70+	4.309	2.588	2.077	1.979	1.902	1.897	1.742	1.619

65/5/70	Female LTD Base Rates per \$100 of Monthly Indemnity							
Age	EP 30	EP 60	EP 90	EP 120	EP 150	EP 180	EP 270	EP 360
22	0.440	0.278	0.232	0.228	0.222	0.177	0.166	0.158
27	0.836	0.528	0.440	0.432	0.423	0.406	0.382	0.362
32	1.574	0.994	0.828	0.814	0.795	0.729	0.687	0.651
37	2.334	1.475	1.228	1.207	1.179	1.127	1.062	1.006
42	3.416	2.158	1.797	1.766	1.726	1.539	1.450	1.375
47	4.309	2.723	2.267	2.228	2.177	2.070	1.950	1.848
52	5.352	3.381	2.815	2.767	2.704	2.563	2.414	2.289
57	5.765	3.642	3.032	2.981	2.913	2.752	2.592	2.458
62	5.930	3.676	3.008	2.937	2.852	2.794	2.643	2.509
67	6.905	4.363	3.632	3.552	3.481	3.088	2.903	2.732
70+	4.925	2.958	2.374	2.263	2.175	2.105	1.933	1.797

SSNRA	Male LTD Base Rates per \$100 of Monthly Indemnity							
Age	EP 30	EP 60	EP 90	EP 120	EP 150	EP 180	EP 270	EP 360
22	0.275	0.174	0.145	0.142	0.139	0.134	0.126	0.120
27	0.383	0.242	0.201	0.198	0.193	0.186	0.176	0.166
32	0.642	0.405	0.337	0.332	0.324	0.311	0.293	0.278
37	1.050	0.663	0.552	0.543	0.530	0.508	0.479	0.454
42	1.879	1.187	0.988	0.971	0.949	0.907	0.855	0.810
47	3.088	1.951	1.624	1.597	1.560	1.488	1.402	1.329
52	4.236	2.676	2.228	2.190	2.140	2.039	1.921	1.821
57	5.257	3.321	2.765	2.718	2.656	2.526	2.380	2.256
62	4.104	2.593	2.159	2.065	1.972	1.971	1.715	1.479
67	4.309	2.588	2.077	1.979	1.902	1.897	1.742	1.619
70+	4.309	2.588	2.077	1.979	1.902	1.897	1.742	1.619

Table 1: Nationwide R.2.4 LTD Base Claim Rates per \$100 Monthly Indemnity (3.75% Effective Discount Rate)

SSNRA	Female LTD Base Rates per \$100 of Monthly Indemnity							
Age	EP 30	EP 60	EP 90	EP 120	EP 150	EP 180	EP 270	EP 360
22	0.443	0.280	0.233	0.229	0.224	0.178	0.168	0.159
27	0.845	0.534	0.444	0.437	0.427	0.410	0.386	0.366
32	1.597	1.009	0.840	0.826	0.807	0.741	0.698	0.661
37	2.385	1.507	1.254	1.233	1.205	1.153	1.086	1.030
42	3.523	2.226	1.853	1.821	1.780	1.591	1.499	1.421
47	4.523	2.858	2.379	2.339	2.285	2.180	2.053	1.947
52	5.721	3.614	3.009	2.958	2.890	2.753	2.594	2.459
57	6.199	3.917	3.261	3.205	3.132	2.979	2.806	2.660
62	4.459	2.817	2.345	2.243	2.142	2.141	1.863	1.607
67	4.925	2.958	2.374	2.263	2.175	2.105	1.933	1.797
70+	4.925	2.958	2.374	2.263	2.175	2.105	1.933	1.797

RBD	Male LTD Base Rates per \$100 of Monthly Indemnity							
Age	EP 30	EP 60	EP 90	EP 120	EP 150	EP 180	EP 270	EP 360
22	0.274	0.173	0.144	0.142	0.138	0.133	0.126	0.119
27	0.380	0.240	0.200	0.196	0.192	0.185	0.174	0.165
32	0.635	0.401	0.334	0.328	0.321	0.308	0.290	0.275
37	1.033	0.653	0.543	0.534	0.522	0.499	0.470	0.446
42	1.833	1.158	0.964	0.948	0.926	0.883	0.832	0.789
47	2.965	1.873	1.560	1.533	1.498	1.424	1.342	1.272
52	4.003	2.529	2.106	2.070	2.023	1.918	1.807	1.713
57	4.924	3.111	2.590	2.546	2.488	2.352	2.216	2.100
62	4.104	2.593	2.159	2.065	1.972	1.971	1.715	1.479
67	4.309	2.588	2.077	1.979	1.902	1.897	1.742	1.619
70+	4.309	2.588	2.077	1.979	1.902	1.897	1.742	1.619

RBD	Female LTD Base Rates per \$100 of Monthly Indemnity							
Age	EP 30	EP 60	EP 90	EP 120	EP 150	EP 180	EP 270	EP 360
22	0.440	0.278	0.232	0.228	0.222	0.177	0.166	0.158
27	0.836	0.528	0.440	0.432	0.423	0.406	0.382	0.362
32	1.574	0.994	0.828	0.814	0.795	0.729	0.687	0.651
37	2.334	1.475	1.228	1.207	1.179	1.127	1.062	1.006
42	3.416	2.158	1.797	1.766	1.726	1.539	1.450	1.375
47	4.309	2.723	2.267	2.228	2.177	2.070	1.950	1.848
52	5.352	3.381	2.815	2.767	2.704	2.563	2.414	2.289
57	5.765	3.642	3.032	2.981	2.913	2.752	2.592	2.458
62	4.459	2.817	2.345	2.243	2.142	2.141	1.863	1.607
67	4.925	2.958	2.374	2.263	2.175	2.105	1.933	1.797
70+	4.925	2.958	2.374	2.263	2.175	2.105	1.933	1.797

Table 1: Nationwide R.2.4 LTD Base Claim Rates per \$100 Monthly Indemnity (3.75% Effective Discount Rate)

5 Yr/RBD	Male LTD Base Rates per \$100 of Monthly Indemnity							
Age	EP 30	EP 60	EP 90	EP 120	EP 150	EP 180	EP 270	EP 360
22	0.176	0.109	0.090	0.087	0.085	0.075	0.071	0.067
27	0.224	0.139	0.114	0.111	0.108	0.096	0.090	0.086
32	0.360	0.223	0.183	0.178	0.173	0.156	0.147	0.140
37	0.550	0.341	0.279	0.273	0.265	0.240	0.227	0.215
42	0.987	0.612	0.501	0.489	0.475	0.436	0.413	0.392
47	1.652	1.024	0.838	0.818	0.795	0.739	0.699	0.664
52	2.514	1.559	1.275	1.245	1.209	1.137	1.076	1.021
57	3.942	2.444	2.000	1.952	1.896	1.825	1.726	1.638
62	4.104	2.593	2.159	2.065	1.972	1.971	1.715	1.479
67	4.309	2.588	2.077	1.979	1.902	1.897	1.742	1.619
70+	4.309	2.588	2.077	1.979	1.902	1.897	1.742	1.619

5 Yr/RBD	Female LTD Base Rates per \$100 of Monthly Indemnity							
Age	EP 30	EP 60	EP 90	EP 120	EP 150	EP 180	EP 270	EP 360
22	0.286	0.177	0.145	0.142	0.138	0.098	0.092	0.088
27	0.482	0.299	0.244	0.238	0.232	0.199	0.188	0.178
32	0.851	0.528	0.432	0.422	0.410	0.339	0.320	0.304
37	1.173	0.727	0.595	0.581	0.564	0.499	0.472	0.448
42	1.726	1.070	0.876	0.855	0.830	0.709	0.670	0.636
47	2.290	1.420	1.162	1.134	1.101	1.021	0.966	0.917
52	3.245	2.012	1.646	1.607	1.561	1.465	1.385	1.315
57	4.543	2.816	2.305	2.250	2.185	2.102	1.989	1.887
62	4.459	2.817	2.345	2.243	2.142	2.141	1.863	1.607
67	4.925	2.958	2.374	2.263	2.175	2.105	1.933	1.797
70+	4.925	2.958	2.374	2.263	2.175	2.105	1.933	1.797

3 Yr/RBD	Male LTD Base Rates per \$100 of Monthly Indemnity							
Age	EP 30	EP 60	EP 90	EP 120	EP 150	EP 180	EP 270	EP 360
22	0.156	0.096	0.078	0.075	0.073	0.063	0.059	0.055
27	0.190	0.117	0.095	0.092	0.089	0.077	0.072	0.068
32	0.297	0.182	0.148	0.144	0.139	0.122	0.115	0.108
37	0.438	0.269	0.218	0.212	0.204	0.181	0.170	0.160
42	0.765	0.470	0.381	0.370	0.357	0.322	0.301	0.284
47	1.244	0.764	0.620	0.601	0.581	0.532	0.498	0.469
52	1.858	1.141	0.926	0.898	0.867	0.803	0.752	0.708
57	2.856	1.754	1.424	1.381	1.333	1.267	1.187	1.118
62	3.903	2.398	1.946	1.887	1.823	1.764	1.652	1.556
67	4.309	2.588	2.077	1.979	1.902	1.897	1.742	1.619
70+	4.309	2.588	2.077	1.979	1.902	1.897	1.742	1.619

Table 1: Nationwide R.2.4 LTD Base Claim Rates per \$100 Monthly Indemnity (3.75% Effective Discount Rate)

3 Yr/RBD	Female LTD Base Rates per \$100 of Monthly Indemnity							
Age	EP 30	EP 60	EP 90	EP 120	EP 150	EP 180	EP 270	EP 360
22	0.260	0.160	0.130	0.126	0.121	0.082	0.077	0.073
27	0.420	0.258	0.209	0.203	0.196	0.159	0.149	0.140
32	0.719	0.442	0.359	0.348	0.336	0.263	0.247	0.232
37	0.939	0.577	0.468	0.454	0.438	0.372	0.349	0.328
42	1.332	0.818	0.664	0.644	0.622	0.519	0.486	0.457
47	1.720	1.057	0.858	0.832	0.803	0.731	0.685	0.645
52	2.392	1.470	1.193	1.157	1.117	1.031	0.966	0.910
57	3.275	2.012	1.633	1.583	1.529	1.452	1.360	1.281
62	4.233	2.600	2.110	2.046	1.976	1.914	1.792	1.688
67	4.925	2.958	2.374	2.263	2.175	2.105	1.933	1.797
70+	4.925	2.958	2.374	2.263	2.175	2.105	1.933	1.797

2 Yr/RBD	Male LTD Base Rates per \$100 of Monthly Indemnity							
Age	EP 30	EP 60	EP 90	EP 120	EP 150	EP 180	EP 270	EP 360
22	0.141	0.086	0.070	0.067	0.065	0.054	0.051	0.047
27	0.167	0.102	0.083	0.080	0.077	0.065	0.060	0.056
32	0.256	0.156	0.127	0.122	0.117	0.102	0.095	0.089
37	0.370	0.226	0.183	0.176	0.170	0.148	0.137	0.129
42	0.636	0.388	0.315	0.303	0.292	0.259	0.241	0.225
47	1.017	0.621	0.504	0.485	0.467	0.422	0.392	0.367
52	1.494	0.912	0.739	0.713	0.685	0.626	0.582	0.545
57	2.262	1.382	1.120	1.080	1.038	0.975	0.907	0.848
62	3.072	1.877	1.521	1.467	1.410	1.349	1.254	1.174
67	4.309	2.588	2.077	1.979	1.902	1.897	1.742	1.619
70+	4.309	2.588	2.077	1.979	1.902	1.897	1.742	1.619

2 Yr/RBD	Female LTD Base Rates per \$100 of Monthly Indemnity							
Age	EP 30	EP 60	EP 90	EP 120	EP 150	EP 180	EP 270	EP 360
22	0.257	0.155	0.124	0.120	0.115	0.074	0.069	0.064
27	0.392	0.240	0.194	0.187	0.180	0.137	0.128	0.119
32	0.653	0.399	0.323	0.312	0.300	0.221	0.206	0.193
37	0.809	0.494	0.400	0.386	0.371	0.303	0.282	0.263
42	1.110	0.678	0.549	0.530	0.509	0.416	0.387	0.362
47	1.406	0.859	0.696	0.671	0.645	0.579	0.539	0.504
52	1.920	1.173	0.951	0.916	0.881	0.803	0.747	0.699
57	2.583	1.578	1.279	1.233	1.185	1.114	1.036	0.969
62	3.315	2.025	1.641	1.582	1.521	1.459	1.357	1.269
67	4.925	2.958	2.374	2.263	2.175	2.105	1.933	1.797
70+	4.925	2.958	2.374	2.263	2.175	2.105	1.933	1.797

Table 2: Base Rate Adjustment Factors

Reason for Adjustment	Factor
Voluntary Plan	0.973
CA Adj (no Offset of Permanent WC claims)	1.035

Table 3: Probability of Receiving Primary SSDI

Age Range	Primary Probability*		Family Probability	
	Male	Female	Male	Female
< 25	40.9%	23.5%	18.4%	8.2%
25-29	45.4%	25.9%	22.7%	10.4%
30-34	48.4%	32.4%	29.0%	14.6%
35-39	53.0%	42.8%	34.5%	21.4%
40-44	57.5%	51.6%	28.8%	23.2%
45-49	60.6%	57.5%	21.2%	17.3%
50-54	68.1%	63.6%	17.0%	12.7%
55-59	74.2%	69.6%	5.9%	3.5%
60-64	80.2%	75.7%	3.2%	1.5%
65+	48.4%	48.4%	0.5%	0.5%

* includes Family Probability

Age Range	Table 4: SSDI Primary Insurance Amount by Annual Salary Range										
	<20k	[20,25k)	[25,30k)	[30,35k)	[35,40k)	[40,45k)	[45,50k)	[50,55k)	[55,60k)	[60,65k)	[65,70k)
< 25	\$951.90	\$1,085.34	\$1,218.78	\$1,351.90	\$1,485.34	\$1,618.78	\$1,751.90	\$1,885.34	\$2,000.59	\$2,062.99	\$2,125.54
25-29	939.74	1,069.66	1,199.90	1,329.82	1,460.06	1,589.98	1,719.90	1,850.14	1,980.06	2,043.49	2,104.39
30-34	930.46	1,058.14	1,185.50	1,313.18	1,440.54	1,568.22	1,695.58	1,823.26	1,950.94	2,028.49	2,088.34
35-39	928.54	1,055.58	1,182.62	1,309.66	1,436.70	1,563.74	1,690.78	1,817.82	1,944.86	2,025.49	2,085.04
40-44	925.98	1,052.38	1,178.78	1,305.18	1,431.26	1,557.66	1,684.06	1,810.46	1,936.86	2,021.29	2,080.54
45-49	925.34	1,051.42	1,177.50	1,303.58	1,429.66	1,555.74	1,681.82	1,807.90	1,933.98	2,019.94	2,079.04
50-54	923.42	1,049.18	1,174.62	1,300.38	1,425.82	1,551.58	1,677.34	1,802.78	1,928.54	2,017.09	2,076.04
55-59	921.50	1,046.62	1,171.74	1,296.86	1,421.98	1,547.10	1,672.22	1,797.34	1,922.46	2,014.09	2,072.74
60-64	919.90	1,044.38	1,169.18	1,293.66	1,418.14	1,542.94	1,667.42	1,792.22	1,916.70	2,011.24	2,069.59
65+	878.62	991.90	1,105.50	1,218.78	1,332.38	1,445.98	1,559.26	1,672.86	1,785.50	1,896.86	1,995.94

Age Range	Table 4: SSDI Primary Insurance Amount by Annual Salary Range									
	[70,75k)	[75,80k)	[80,85k)	[85,90k)	[90,95k)	[95,100k)	[100,105k)	[105,110k)	[110,115k)	115k+
< 25	\$2,188.09	\$2,250.49	\$2,313.04	\$2,375.59	\$2,437.99	\$2,500.54	\$2,563.09	\$2,625.49	\$2,688.04	\$2,690.59
25-29	2,165.29	2,226.34	2,287.24	2,348.29	2,409.19	2,470.09	2,531.14	2,592.04	2,652.94	2,655.04
30-34	2,148.04	2,207.89	2,267.59	2,327.44	2,387.14	2,446.99	2,506.84	2,566.54	2,621.59	2,622.94
35-39	2,144.59	2,204.14	2,263.69	2,323.24	2,382.79	2,442.34	2,501.89	2,561.44	2,614.54	2,615.89
40-44	2,139.79	2,199.04	2,258.29	2,317.39	2,376.64	2,435.89	2,495.14	2,554.39	2,606.89	2,608.24
45-49	2,138.14	2,197.39	2,256.49	2,315.59	2,374.69	2,433.79	2,492.89	2,551.99	2,602.54	2,603.59
50-54	2,134.84	2,193.79	2,252.74	2,311.54	2,370.49	2,429.29	2,488.24	2,547.04	2,592.79	2,593.69
55-59	2,131.39	2,190.04	2,248.69	2,307.34	2,365.99	2,424.64	2,483.29	2,541.79	2,583.19	2,583.94
60-64	2,128.09	2,185.99	2,242.69	2,300.89	2,359.24	2,416.84	2,472.34	2,524.99	2,560.99	2,561.59
65+	2,048.74	2,101.24	2,148.64	2,195.29	2,241.94	2,287.99	2,332.54	2,374.69	2,403.79	2,404.24

Table 5: LTD SSDI Adjustment Factors by Benefit Plan

EP (Days)	Benefit Period (years): All Ages							Ages < 60		Ages >= 60	
	0.5	1	2	3	4	5	10	T65	T70	T65	T70
<90	0.00	0.45	0.55	0.60	0.65	0.75	0.85	0.85	0.85	0.85	0.85
90-179	0.00	0.47	0.57	0.62	0.67	0.77	0.87	0.87	0.87	0.87	0.87
180+	0.17	0.67	0.77	0.82	0.87	0.97	1.07	1.07	1.07	1.07	1.07

Table 6: SDI (Cash Sickness) Benefits

	Maximum	Minimum		Benefit Period
Cash Sickness State	Weekly Benefit	Weekly Benefit	Benefit %	(# Weeks)
California	\$1,067	\$50	55.00%	52
Hawaii	535	14	58.00%	26
New Jersey	584	0	66.67%	26
New York	170	20	50.00%	26
Puerto Rico	113	12	65.00%	26
Rhode Island	736	72	60.00%	30

* RI Employees are eligible for an add'l benefit of \$10 or 7% of their weekly rate, whichever is greater, for each child < 18 (up to a maximum of \$936, for employees with 5 dependents).

Table 7: SDI Male Net Claim Costs per \$100 of Monthly SDI Benefit

LTD EP/SDI BP	Central Quinquennial Age										
Plan Description	22	27	32	37	42	47	52	57	62	67	70+
EP90/BP=26 wks	0.019	0.020	0.026	0.034	0.055	0.083	0.119	0.164	0.219	0.387	0.720
EP90/BP=52 wks	0.036	0.039	0.055	0.076	0.128	0.198	0.284	0.400	0.540	0.968	1.798
EP180/BP=26 wks	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
EP180/BP=52 wks	0.018	0.020	0.031	0.044	0.073	0.116	0.168	0.269	0.371	0.596	1.262

Table 7: Female SDI Net Claim Costs per \$100 of Monthly SDI Benefit

LTD EP/SDI BP	Central Quinquennial Age										
Plan Description	22	27	32	37	42	47	52	57	62	67	70+
EP90/BP=26 wks	0.041	0.056	0.080	0.081	0.098	0.113	0.155	0.199	0.249	0.440	0.898
EP90/BP=52 wks	0.085	0.120	0.178	0.184	0.231	0.269	0.369	0.482	0.611	1.104	2.252
EP180/BP=26 wks	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
EP180/BP=52 wks	0.028	0.045	0.066	0.086	0.111	0.161	0.211	0.284	0.367	0.648	1.392

Table 8: SDI NCC Adjustment Factors		
LTD Plan's EP (Days)	SDI BP	
	26 weeks	52 weeks
30	7.4905	2.3768
45	5.7957	2.0327
60	2.4061	1.3446
90	1.0000	1.0000
120	0.5857	0.8482
150	0.1894	0.7053
180	0.0000	1.0000
210	0.0000	1.0000
240	0.0000	1.0000
270	0.0000	0.4354
300	0.0000	0.4354
330	0.0000	0.4354
360	0.0000	0.0000
365	0.0000	0.0000
720	0.0000	0.0000

Table 9: RR Factors	
RR Range	Factor
0-49%	0.90
50-54%	0.92
55-59%	0.95
60-64%	0.98
65-69%	1.00
70-74%	1.05
75-79%	1.07
80-84%	1.08
85-89%	1.09
90-94%	1.10
95-99%	1.12
100%+	1.14

Each Ee's Replacement Ratio (RR) equals:

- a) Pre-Disability After-Tax Salary = Monthly Salary * (100% minus 30.7%)
- b) Post-Disability Benefit Primary Only = Primary SSDI Amount + Net Benefit Primary Only
- c) Post-Disability Benefit Full Family = Primary SSDI Amount + Family SSDI Amount + Net Benefit Full Family
- d) Post-Disability Benefit No SSDI = Net Benefit No SSDI
- e) If No SSDI Integration or PERS/STRS Integration
Then Expected Post-Disability Benefit = Post-Disability Benefit No SSDI
Else if Primary SSDI Integration
Then Expected Post-Disability Benefit = (Primary SSDI Probability – Family SSDI Probability) *
Post-Disability Benefit Primary Only +
Family SSDI Probability * (Primary SSDI
Else Expected Post-Disability Benefit =
(Primary SSDI Prob – Family SSDI Prob) *
- f) Adjusted Post-Disability Benefit = Max
(Expected Post-Disability Benefit, Monthly
- g) If Employee Contributions are Pre-Tax, Then Employee Taxable Portion = 100%; Else Employee Taxable Portion = 0%
- h) Taxable Portion = Employee Contribution Percent * Employee Taxable Portion + (1 - Employee Contribution Percent)
- i) Expected After-Tax Post-Disability Benefit = Adjusted Post-Disability Benefit * (1 – Taxable Portion * 23%)
- j) Replacement Ratio (RR) = Expected After-Tax Post-Disability Benefit / Pre-Disability After-Tax Salary
- k) RR Factor

Table 10: Gross Monthly Benefit Factors

Ee GMB Range	Factor
<= \$7,500	1.00
7,501 - 10,000	1.05
10,001 - 12,500	1.10
12,501 - 15,000	1.15
> \$15,000	1.20

Calculate Each Ee's Gross Monthly Benefit (GMB)

- i. Use the Salary and Salary Frequency fields from the Census to determine each Ee's Monthly Salary.
- ii. Each Ee's Monthly Covered Salary = lesser of Monthly Salary or (Maximum Monthly Benefit / Plan's Gross Benefit %)
- iii. Each Ee's GMB = Plan's Gross Benefit % x Monthly Covered Salary

Table 11: Normalized Salary Factors

Male Salary Factors		Female Salary Factors		Ratio: Female-to-Male
Projected Normalized Annual Salary	Factor	Projected Normalized Annual Salary	Factor	
< \$15,000	1.03	< \$15,000	1.08	1.05
15,000-19,999	1.02	15,000-19,999	1.02	1.00
20,000-24,999	1.01	20,000-24,999	0.98	0.97
25,000-29,999	1.00	25,000-29,999	0.94	0.94
30,000-34,999	0.99	30,000-34,999	0.90	0.91
35,000-39,999	0.98	35,000-39,999	0.87	0.89
40,000-44,999	0.98	40,000-44,999	0.84	0.86
45,000-49,999	0.98	45,000-49,999	0.83	0.85
50,000-54,999	0.97	50,000-54,999	0.82	0.85
55,000-59,999	0.96	55,000-59,999	0.81	0.84
60,000-64,999	0.94	60,000-64,999	0.80	0.85
65,000-69,999	0.91	65,000-69,999	0.79	0.87
70,000-74,999	0.88	70,000-74,999	0.78	0.89
75,000-79,999	0.85	75,000-79,999	0.76	0.89
80,000-84,999	0.82	80,000-84,999	0.74	0.90
85,000-89,999	0.78	85,000-89,999	0.71	0.91
90,000-94,999	0.73	90,000-94,999	0.68	0.93
95,000-99,999	0.67	95,000-99,999	0.65	0.97
\$100,000+	0.56	\$100,000+	0.62	1.11

Each Ee's Projected Normalized Salary equals:

- a) Projected Salary = Annual Salary * 1.035 ^ [(Effective Date – Census Date) / 365.25]
- b) Salary Relativity Factor: lookup in Table 21: Area & Salary Relativity Factors
- c) Projected Normalized Salary = Projected Salary / Salary Relativity Factor

Example

a) \$48,417.73

b) 1.14

c) \$42,471.69

Normalized Salary Factors

Males

Females

0.98

0.84

Table 12: Occupation Factors

<u>Occupation Code</u>	<u>Males</u>	<u>Females</u>
A	0.85	0.85
B	0.95	0.95
C	1.25	1.25
D	1.60	1.60

A = White Collar, Officers & Professional Workers

B = Technical/Clerical/Office Workers

C = Sales & Health Care Workers

D = All Blue Collar Workers

If the Employee's Class is not covered by Worker's Compensation, then multiply the Employee's Occupation Factor from the table above by 1.05 if the group's Blue Collar content is < 40%; 1.09 if the group's Blue Collar content >= 40%. The group's Blue Collar content is based upon its CMP.

If Employee Occupation information is not available, then a composite Occupation Factor will be developed based upon the Class SIC information and applied to each Employee.

Table 13: Listing of LTD Occupational Classifications & Codes

EEOC Code	SOC Code	Standard Occupational Classification Description	Occupation Code
1	11-0000	Management Occupations	A
1	11-1011	Chief Executives	A
1	11-1021	General and Operations Managers	A
2	11-1031	Legislators	A
1	11-2011	Advertising and Promotions Managers	A
1	11-2021	Marketing Managers	A
1	11-2022	Sales Managers	A
1	11-2031	Public Relations Managers	A
1	11-3011	Administrative Services Managers	A
1	11-3021	Computer and Information Systems Managers	A
1	11-3031	Financial Managers	A
1	11-3040	Human Resources Managers	A
1	11-3061	Purchasing Managers	A
1	11-9031	Education Administrators, Preschool and Child Care Center/Program	A
1	11-9032	Education Administrators, Elementary and Secondary School	A
1	11-9033	Education Administrators, Postsecondary	A
1	11-9041	Engineering Managers	A
1	11-9111	Medical and Health Services Managers	A
1	11-9121	Natural Sciences Managers	A
1	11-9141	Property, Real Estate, and Community Association Managers	A
1	11-9151	Social and Community Service Managers	A
1	13-1011	Agents and Business Managers of Artists, Performers, and Athletes	A
1	13-1111	Management Analysts	A
2	13-2011	Accountants and Auditors	A
2	13-2031	Budget Analysts	A
2	13-2051	Financial Analysts	A
2	13-2052	Personal Financial Advisors	A
2	15-1011	Computer and Information Scientists, Research	A
2	15-1031	Computer Software Engineers, Applications	A
2	15-1032	Computer Software Engineers, Systems Software	A
2	15-1051	Computer Systems Analysts	A
2	15-2011	Actuaries	A
2	15-2021	Mathematicians	A
2	17-0000	Architecture and Engineering Occupations	A
2	17-1011	Architects, Except Landscape and Naval	A
2	17-1021	Cartographers and Photogrammetrists	A
2	17-1022	Surveyors	A
2	17-2011	Aerospace Engineers	A
2	17-2021	Agricultural Engineers	A
2	17-2031	Biomedical Engineers	A
2	17-2041	Chemical Engineers	A
2	17-2051	Civil Engineers	A
2	17-2061	Computer Hardware Engineers	A
2	17-2071	Electrical Engineers	A
2	17-2072	Electronics Engineers, Except Computer	A
2	17-2081	Environmental Engineers	A

Table 13: Listing of LTD Occupational Classifications & Codes

EEOC Code	SOC Code	Standard Occupational Classification Description	Occupation Code
2	17-2111	Health and Safety Engineers, Except Mining Safety Engineers and Inspectors	A
2	17-2112	Industrial Engineers	A
2	17-2121	Marine Engineers and Naval Architects	A
2	17-2131	Materials Engineers	A
2	17-2141	Mechanical Engineers	A
2	17-2151	Mining and Geological Engineers, Including Mining Safety Engineers	A
2	17-2161	Nuclear Engineers	A
2	17-2171	Petroleum Engineers	A
2	19-1010	Agricultural and Food Scientists	A
2	19-1021	Biochemists and Biophysicists	A
2	19-1022	Microbiologists	A
2	19-1023	Zoologists and Wildlife Biologists	A
2	19-1031	Conservation Scientists	A
2	19-1041	Epidemiologists	A
2	19-1042	Medical Scientists, Except Epidemiologists	A
2	19-2011	Astronomers	A
2	19-2012	Physicists	A
2	19-2021	Atmospheric and Space Scientists	A
2	19-2031	Chemists	A
2	19-2032	Materials Scientists	A
2	19-2041	Environmental Scientists and Specialists, Including Health	A
2	19-2042	Geoscientists, Except Hydrologists and Geographers	A
2	19-2043	Hydrologists	A
2	19-3011	Economists	A
2	19-3021	Market Research Analysts	A
2	19-3031	Clinical, Counseling, and School Psychologists	A
2	19-3032	Industrial-Organizational Psychologists	A
2	19-3041	Sociologists	A
2	19-3051	Urban and Regional Planners	A
2	19-3091	Anthropologists and Archeologists	A
2	19-3092	Geographers	A
2	19-3093	Historians	A
2	19-3094	Political Scientists	A
2	21-1013	Marriage and Family Therapists	A
2	21-1091	Health Educators	A
2	23-1011	Lawyers	A
2	23-1021	Administrative Law Judges, Adjudicators, and Hearing Officers	A
2	23-1022	Arbitrators, Mediators, and Conciliators	A
2	23-1023	Judges, Magistrate Judges, and Magistrates	A
2	25-1011	Business Teachers, Postsecondary	A
2	25-1021	Computer Science Teachers, Postsecondary	A
2	25-1022	Mathematical Science Teachers, Postsecondary	A
2	25-1031	Architecture Teachers, Postsecondary	A
2	25-1032	Engineering Teachers, Postsecondary	A
2	25-1041	Agricultural Sciences Teachers, Postsecondary	A

Table 13: Listing of LTD Occupational Classifications & Codes

EEOC Code	SOC Code	Standard Occupational Classification Description	Occupation Code
2	25-1042	Biological Science Teachers, Postsecondary	A
2	25-1043	Forestry and Conservation Science Teachers, Postsecondary	A
2	25-1051	Atmospheric, Earth, Marine, and Space Sciences Teachers, Postsecondary	A
2	25-1052	Chemistry Teachers, Postsecondary	A
2	25-1053	Environmental Science Teachers, Postsecondary	A
2	25-1054	Physics Teachers, Postsecondary	A
2	25-1061	Anthropology and Archeology Teachers, Postsecondary	A
2	25-1062	Area, Ethnic, and Cultural Studies Teachers, Postsecondary	A
2	25-1063	Economics Teachers, Postsecondary	A
2	25-1064	Geography Teachers, Postsecondary	A
2	25-1065	Political Science Teachers, Postsecondary	A
2	25-1066	Psychology Teachers, Postsecondary	A
2	25-1067	Sociology Teachers, Postsecondary	A
2	25-1071	Health Specialties Teachers, Postsecondary	A
2	25-1072	Nursing Instructors and Teachers, Postsecondary	A
2	25-1081	Education Teachers, Postsecondary	A
2	25-1082	Library Science Teachers, Postsecondary	A
2	25-1111	Criminal Justice and Law Enforcement Teachers, Postsecondary	A
2	25-1112	Law Teachers, Postsecondary	A
2	25-1113	Social Work Teachers, Postsecondary	A
2	25-1121	Art, Drama, and Music Teachers, Postsecondary	A
2	25-1122	Communications Teachers, Postsecondary	A
2	25-1123	English Language and Literature Teachers, Postsecondary	A
2	25-1124	Foreign Language and Literature Teachers, Postsecondary	A
2	25-1125	History Teachers, Postsecondary	A
2	25-1126	Philosophy and Religion Teachers, Postsecondary	A
2	25-1192	Home Economics Teachers, Postsecondary	A
2	25-1193	Recreation and Fitness Studies Teachers, Postsecondary	A
2	25-1194	Vocational Education Teachers, Postsecondary	A
2	25-2011	Preschool Teachers, Except Special Education	A
2	25-2012	Kindergarten Teachers, Except Special Education	A
2	25-2021	Elementary School Teachers, Except Special Education	A
2	25-2022	Middle School Teachers, Except Special and Vocational Education	A
2	25-2023	Vocational Education Teachers, Middle School	A
2	25-2031	Secondary School Teachers, Except Special and Vocational Education	A
2	25-2032	Vocational Education Teachers, Secondary School	A
2	25-2041	Special Education Teachers, Preschool, Kindergarten, and Elementary School	A
2	25-2042	Special Education Teachers, Middle School	A
2	25-2043	Special Education Teachers, Secondary School	A
2	25-3011	Adult Literacy, Remedial Education, and Ged Teachers and Instructors	A
2	25-3021	Self-Enrichment Education Teachers	A
2	25-4021	Librarians	A
1	25-9021	Farm and Home Management Advisors	A

Table 13: Listing of LTD Occupational Classifications & Codes

EEOC Code	SOC Code	Standard Occupational Classification Description	Occupation Code
2	25-9031	Instructional Coordinators	A
2	27-1011	Art Directors	A
2	27-1013	Fine Artists, Including Painters, Sculptors, and Illustrators	A
2	27-1021	Commercial and Industrial Designers	A
2	27-1022	Fashion Designers	A
2	27-1024	Graphic Designers	A
2	27-2011	Actors	A
2	27-2012	Producers and Directors	A
2	27-2021	Athletes and Sports Competitors	A
2	27-2022	Coaches and Scouts	A
2	27-2032	Choreographers	A
2	27-2041	Music Directors and Composers	A
2	27-2042	Musicians and Singers	A
2	27-3020	News Analysts, Reporters and Correspondents	A
2	27-3031	Public Relations Specialists	A
2	27-3041	Editors	A
2	27-3042	Technical Writers	A
2	27-3043	Writers and Authors	A
2	29-9091	Athletic Trainers	A
2	53-2011	Airline Pilots, Copilots, and Flight Engineers	A
2	53-2012	Commercial Pilots	A
2	53-5021	Captains, Mates, and Pilots of Water Vessels	A
3	11-9061	Funeral Directors	B
3	13-0000	Business and Financial Operations Occupations	B
3	13-1021	Purchasing Agents and Buyers, Farm Products	B
3	13-1022	Wholesale and Retail Buyers, Except Farm Products	B
3	13-1023	Purchasing Agents, Except Wholesale, Retail, and Farm Products	B
3	13-1031	Claims Adjusters, Examiners, and Investigators	B
3	13-1032	Insurance Appraisers, Auto Damage	B
3	13-1041	Compliance Officers, Except Agriculture, Construction, Health and Safety,	B
3	13-1051	Cost Estimators	B
3	13-1061	Emergency Management Specialists	B
3	13-1071	Employment, Recruitment, and Placement Specialists	B
3	13-1072	Compensation, Benefits, and Job Analysis Specialists	B
3	13-1073	Training and Development Specialists	B
3	13-1121	Meeting and Convention Planners	B
3	13-2021	Appraisers and Assessors of Real Estate	B
3	13-2041	Credit Analysts	B
3	13-2053	Insurance Underwriters	B
3	13-2061	Financial Examiners	B
3	13-2071	Loan Counselors	B
3	13-2072	Loan Officers	B
3	13-2081	Tax Examiners, Collectors, and Revenue Agents	B
3	13-2082	Tax Preparers	B
3	15-0000	Computer and Mathematical Occupations	B
3	15-1021	Computer Programmers	B
3	15-1041	Computer Support Specialists	B

Table 13: Listing of LTD Occupational Classifications & Codes

EEOC Code	SOC Code	Standard Occupational Classification Description	Occupation Code
3	15-1061	Database Administrators	B
3	15-1071	Network and Computer Systems Administrators	B
3	15-1081	Network Systems and Data Communications Analysts	B
3	15-2031	Operations Research Analysts	B
3	15-2041	Statisticians	B
3	15-2091	Mathematical Technicians	B
3	17-3011	Architectural and Civil Drafters	B
3	17-3012	Electrical and Electronics Drafters	B
3	17-3013	Mechanical Drafters	B
3	17-3021	Aerospace Engineering and Operations Technicians	B
3	17-3022	Civil Engineering Technicians	B
3	17-3023	Electrical and Electronic Engineering Technicians	B
3	17-3024	Electro-Mechanical Technicians	B
3	17-3025	Environmental Engineering Technicians	B
3	17-3026	Industrial Engineering Technicians	B
3	17-3027	Mechanical Engineering Technicians	B
3	17-3031	Surveying and Mapping Technicians	B
3	19-0000	Life, Physical, and Social Science Occupations	B
3	19-3022	Survey Researchers	B
3	19-4011	Agricultural and Food Science Technicians	B
3	19-4021	Biological Technicians	B
3	19-4031	Chemical Technicians	B
3	19-4041	Geological and Petroleum Technicians	B
3	19-4051	Nuclear Technicians	B
3	19-4091	Environmental Science and Protection Technicians, Including Health	B
3	19-4092	Forensic Science Technicians	B
3	19-4093	Forest and Conservation Technicians	B
3	21-0000	Community and Social Services Occupations	B
3	21-1011	Substance Abuse and Behavioral Disorder Counselors	B
3	21-1012	Educational, Vocational, and School Counselors	B
3	21-1014	Mental Health Counselors	B
3	21-1015	Rehabilitation Counselors	B
3	21-1021	Child, Family, and School Social Workers	B
3	21-1022	Medical and Public Health Social Workers	B
3	21-1023	Mental Health and Substance Abuse Social Workers	B
3	21-1092	Probation Officers and Correctional Treatment Specialists	B
5	21-1093	Social and Human Service Assistants	B
3	21-2011	Clergy	B
3	21-2021	Directors, Religious Activities and Education	B
5	23-0000	Legal Occupations	B
5	23-2011	Paralegals and Legal Assistants	B
5	23-2091	Court Reporters	B
3	23-2092	Law Clerks	B
3	23-2093	Title Examiners, Abstractors, and Searchers	B
3	25-0000	Education, Training, and Library Occupations	B
3	25-1191	Graduate Teaching Assistants	B

Table 13: Listing of LTD Occupational Classifications & Codes

EEOC Code	SOC Code	Standard Occupational Classification Description	Occupation Code
3	25-4010	Archivists, Curators, and Museum Technicians	B
3	25-4031	Library Technicians	B
3	25-9011	Audio-Visual Collections Specialists	B
5	25-9041	Teacher Assistants	B
3	27-0000	Arts, Design, Entertainment, Sports, and Media Occupations	B
3	27-1014	Multi-Media Artists and Animators	B
3	27-1025	Interior Designers	B
3	27-2023	Umpires, Referees, and Other Sports Officials	B
3	27-3010	Announcers	B
3	27-3091	Interpreters and Translators	B
3	27-4011	Audio and Video Equipment Technicians	B
3	27-4012	Broadcast Technicians	B
3	27-4013	Radio Operators	B
3	27-4014	Sound Engineering Technicians	B
3	27-4021	Photographers	B
3	27-4031	Camera Operators, Television, Video, and Motion Picture	B
3	27-4032	Film and Video Editors	B
3	29-0000	Healthcare Practitioners and Technical Occupations	B
5	29-1071	Physician Assistants	B
3	29-2011	Medical and Clinical Laboratory Technologists	B
3	29-2012	Medical and Clinical Laboratory Technicians	B
3	29-2031	Cardiovascular Technologists and Technicians	B
3	29-2033	Nuclear Medicine Technologists	B
3	29-2034	Radiologic Technologists and Technicians	B
3	29-2041	Emergency Medical Technicians and Paramedics	B
3	29-2051	Dietetic Technicians	B
3	29-2052	Pharmacy Technicians	B
3	29-2053	Psychiatric Technicians	B
3	29-2054	Respiratory Therapy Technicians	B
3	29-2055	Surgical Technologists	B
3	29-2056	Veterinary Technologists and Technicians	B
3	29-2061	Licensed Practical and Licensed Vocational Nurses	B
3	29-2071	Medical Records and Health Information Technicians	B
3	29-9010	Occupational Health and Safety Specialists and Technicians	B
5	31-2011	Occupational Therapist Assistants	B
5	31-9092	Medical Assistants	B
5	31-9094	Medical Transcriptionists	B
3	39-4011	Embalmers	B
5	41-2021	Counter and Rental Clerks	B
5	43-0000	Office and Administrative Support Occupations	B
5	43-1011	First-Line Supervisors/Managers of Office and Administrative Support Workers	B
5	43-2011	Switchboard Operators, Including Answering Service	B
5	43-2021	Telephone Operators	B
5	43-3011	Bill and Account Collectors	B
5	43-3021	Billing and Posting Clerks and Machine Operators	B
5	43-3031	Bookkeeping, Accounting, and Auditing Clerks	B

Table 13: Listing of LTD Occupational Classifications & Codes

EEOC Code	SOC Code	Standard Occupational Classification Description	Occupation Code
5	43-3051	Payroll and Timekeeping Clerks	B
5	43-3061	Procurement Clerks	B
5	43-3071	Tellers	B
5	43-4011	Brokerage Clerks	B
5	43-4021	Correspondence Clerks	B
5	43-4031	Court, Municipal, and License Clerks	B
5	43-4041	Credit Authorizers, Checkers, and Clerks	B
5	43-4051	Customer Service Representatives	B
5	43-4061	Eligibility Interviewers, Government Programs	B
5	43-4071	File Clerks	B
5	43-4081	Hotel, Motel, and Resort Desk Clerks	B
5	43-4111	Interviewers, Except Eligibility and Loan	B
5	43-4121	Library Assistants, Clerical	B
5	43-4131	Loan Interviewers and Clerks	B
5	43-4141	New Accounts Clerks	B
5	43-4151	Order Clerks	B
5	43-4161	Human Resources Assistants, Except Payroll and Timekeeping	B
5	43-4171	Receptionists and Information Clerks	B
5	43-4181	Reservation and Transportation Ticket Agents and Travel Clerks	B
5	43-5021	Couriers and Messengers	B
5	43-5031	Police, Fire, and Ambulance Dispatchers	B
5	43-5032	Dispatchers, Except Police, Fire, and Ambulance	B
5	43-5051	Postal Service Clerks	B
5	43-5061	Production, Planning, and Expediting Clerks	B
5	43-5071	Shipping, Receiving, and Traffic Clerks	B
5	43-5111	Weighers, Measurers, Checkers, and Samplers, Recordkeeping	B
5	43-6011	Executive Secretaries and Administrative Assistants	B
5	43-6012	Legal Secretaries	B
5	43-6013	Medical Secretaries	B
5	43-6014	Secretaries, Except Legal, Medical, and Executive	B
5	43-9011	Computer Operators	B
5	43-9021	Data Entry Keyers	B
5	43-9022	Word Processors and Typists	B
5	43-9031	Desktop Publishers	B
5	43-9041	Insurance Claims and Policy Processing Clerks	B
5	43-9061	Office Clerks, General	B
5	43-9071	Office Machine Operators, Except Computer	B
5	43-9081	Proofreaders and Copy Markers	B
5	43-9111	Statistical Assistants	B
3	51-9082	Medical Appliance Technicians	B
3	51-9083	Ophthalmic Laboratory Technicians	B
3	53-2021	Air Traffic Controllers	B
3	53-4011	Locomotive Engineers	B
2	29-1011	Chiropractors	C
2	29-1020	Dentists	C
2	29-1031	Dietitians and Nutritionists	C
2	29-1041	Optometrists	C

Table 13: Listing of LTD Occupational Classifications & Codes

EEOC Code	SOC Code	Standard Occupational Classification Description	Occupation Code
2	29-1051	Pharmacists	C
2	29-1061	Anesthesiologists	C
2	29-1062	Family and General Practitioners	C
2	29-1063	Internists, General	C
2	29-1064	Obstetricians and Gynecologists	C
2	29-1065	Pediatricians, General	C
2	29-1066	Psychiatrists	C
2	29-1067	Surgeons	C
2	29-1081	Podiatrists	C
2	29-1111	Registered Nurses	C
2	29-1121	Audiologists	C
2	29-1122	Occupational Therapists	C
2	29-1123	Physical Therapists	C
2	29-1124	Radiation Therapists	C
2	29-1125	Recreational Therapists	C
2	29-1126	Respiratory Therapists	C
2	29-1127	Speech-Language Pathologists	C
2	29-1131	Veterinarians	C
2	29-2021	Dental Hygienists	C
2	29-2032	Diagnostic Medical Sonographers	C
2	29-2081	Opticians, Dispensing	C
2	29-2091	Orthotists and Prosthetists	C
4	41-0000	Sales and Related Occupations	C
4	41-1011	First-Line Supervisors/Managers of Retail Sales Workers	C
4	41-1012	First-Line Supervisors/Managers of Non-Retail Sales Workers	C
4	41-2022	Parts Salespersons	C
4	41-2031	Retail Salespersons	C
4	41-3011	Advertising Sales Agents	C
4	41-3021	Insurance Sales Agents	C
4	41-3031	Securities, Commodities, and Financial Services Sales Agents	C
4	41-3041	Travel Agents	C
4	41-4011	Sales Representatives, Wholesale and Manufacturing, Technical and Scientific Products	C
4	41-4012	Sales Representatives, Wholesale and Manufacturing, Except Technical and Scientific Products	C
4	41-9011	Demonstrators and Product Promoters	C
4	41-9012	Models	C
4	41-9021	Real Estate Brokers	C
4	41-9022	Real Estate Sales Agents	C
4	41-9031	Sales Engineers	C
4	41-9041	Telemarketers	C
4	41-9091	Door-To-Door Sales Workers, News and Street Vendors, and Related Workers	C
4	51-9141	Semiconductor Processors	C
6	11-3051	Industrial Production Managers	D
6	11-3071	Transportation, Storage, and Distribution Managers	D
6	11-9011	Farm, Ranch, and Other Agricultural Managers	D

Table 13: Listing of LTD Occupational Classifications & Codes

EEOC Code	SOC Code	Standard Occupational Classification Description	Occupation Code
6	11-9021	Construction Managers	D
6	11-9051	Food Service Managers	D
6	11-9071	Gaming Managers	D
6	11-9081	Lodging Managers	D
6	11-9131	Postmasters and Mail Superintendents	D
6	17-1012	Landscape Architects	D
9	19-1032	Foresters	D
6	27-1023	Floral Designers	D
6	27-1026	Merchandise Displayers and Window Trimmers	D
8	27-1027	Set and Exhibit Designers	D
6	27-2031	Dancers	D
9	31-0000	Healthcare Support Occupations	D
9	31-1011	Home Health Aides	D
9	31-1012	Nursing Aides, Orderlies, and Attendants	D
9	31-1013	Psychiatric Aides	D
9	31-2012	Occupational Therapist Aides	D
9	31-2021	Physical Therapist Assistants	D
9	31-2022	Physical Therapist Aides	D
9	31-9011	Massage Therapists	D
7	31-9091	Dental Assistants	D
6	31-9093	Medical Equipment Preparers	D
9	31-9095	Pharmacy Aides	D
9	31-9096	Veterinary Assistants and Laboratory Animal Caretakers	D
9	33-0000	Protective Service Occupations	D
9	33-1011	First-Line Supervisors/Managers of Correctional Officers	D
9	33-1012	First-Line Supervisors/Managers of Police and Detectives	D
9	33-1021	First-Line Supervisors/Managers of Fire Fighting and Prevention Workers	D
9	33-2011	Fire Fighters	D
7	33-2021	Fire Inspectors and Investigators	D
9	33-2022	Forest Fire Inspectors and Prevention Specialists	D
9	33-3011	Bailiffs	D
9	33-3012	Correctional Officers and Jailers	D
6	33-3021	Detectives and Criminal Investigators	D
9	33-3031	Fish and Game Wardens	D
9	33-3041	Parking Enforcement Workers	D
9	33-3051	Police and Sheriff's Patrol Officers	D
9	33-3052	Transit and Railroad Police	D
9	33-9011	Animal Control Workers	D
9	33-9021	Private Detectives and Investigators	D
9	33-9031	Gaming Surveillance Officers and Gaming Investigators	D
9	33-9032	Security Guards	D
9	33-9091	Crossing Guards	D
9	35-0000	Food Preparation and Serving Related Occupations	D
6	35-1011	Chefs and Head Cooks	D
9	35-1012	First-Line Supervisors/Managers of Food Preparation and Serving Workers	D

Table 13: Listing of LTD Occupational Classifications & Codes

EEOC Code	SOC Code	Standard Occupational Classification Description	Occupation Code
9	35-2011	Cooks, Fast Food	D
9	35-2012	Cooks, Institution and Cafeteria	D
9	35-2014	Cooks, Restaurant	D
9	35-2015	Cooks, Short Order	D
9	35-2021	Food Preparation Workers	D
9	35-3011	Bartenders	D
9	35-3021	Combined Food Preparation and Serving Workers, Including Fast Food	D
9	35-3022	Counter Attendants, Cafeteria, Food Concession, and Coffee Shop	D
9	35-3031	Waiters and Waitresses	D
9	35-3041	Food Servers, Nonrestaurant	D
9	35-9011	Dining Room and Cafeteria Attendants and Bartender Helpers	D
9	35-9021	Dishwashers	D
9	35-9031	Hosts and Hostesses, Restaurant, Lounge, and Coffee Shop	D
8	37-0000	Building and Grounds Cleaning and Maintenance Occupations	D
9	37-1011	First-Line Supervisors/Managers of Housekeeping and Janitorial Workers	D
9	37-1012	First-Line Supervisors/Managers of Landscaping, Lawn Service, and	D
9	37-2011	Janitors and Cleaners, Except Maids and Housekeeping Cleaners	D
9	37-2012	Maids and Housekeeping Cleaners	D
9	37-2021	Pest Control Workers	D
8	37-3011	Landscaping and Groundskeeping Workers	D
9	37-3012	Pesticide Handlers, Sprayers, and Applicators, Vegetation	D
9	37-3013	Tree Trimmers and Pruners	D
9	39-0000	Personal Care and Service Occupations	D
7	39-1011	Gaming Supervisors	D
9	39-1012	Slot Key Persons	D
9	39-1021	First-Line Supervisors/Managers of Personal Service Workers	D
7	39-2011	Animal Trainers	D
9	39-2021	Nonfarm Animal Caretakers	D
9	39-3011	Gaming Dealers	D
9	39-3012	Gaming and Sports Book Writers and Runners	D
6	39-3021	Motion Picture Projectionists	D
9	39-3031	Ushers, Lobby Attendants, and Ticket Takers	D
9	39-3091	Amusement and Recreation Attendants	D
9	39-3092	Costume Attendants	D
9	39-3093	Locker Room, Coatroom, and Dressing Room Attendants	D
9	39-4021	Funeral Attendants	D
9	39-5011	Barbers	D
9	39-5012	Hairdressers, Hairstylists, and Cosmetologists	D
9	39-5091	Makeup Artists, Theatrical and Performance	D
9	39-5092	Manicurists and Pedicurists	D
9	39-5093	Shampooers	D
9	39-5094	Skin Care Specialists	D
9	39-6011	Baggage Porters and Bellhops	D
9	39-6012	Concierges	D
9	39-6021	Tour Guides and Escorts	D

Table 13: Listing of LTD Occupational Classifications & Codes

EEOC Code	SOC Code	Standard Occupational Classification Description	Occupation Code
9	39-6022	Travel Guides	D
9	39-6031	Flight Attendants	D
9	39-6032	Transportation Attendants, Except Flight Attendants and Baggage Porters	D
9	39-9011	Child Care Workers	D
9	39-9021	Personal and Home Care Aides	D
9	39-9031	Fitness Trainers and Aerobics Instructors	D
9	39-9032	Recreation Workers	D
9	39-9041	Residential Advisors	D
9	41-2011	Cashiers	D
9	41-2012	Gaming Change Persons and Booth Cashiers	D
9	43-3041	Gaming Cage Workers	D
6	43-5011	Cargo and Freight Agents	D
6	43-5041	Meter Readers, Utilities	D
6	43-5052	Postal Service Mail Carriers	D
6	43-5053	Postal Service Mail Sorters, Processors, and Processing Machine Operators	D
6	43-5081	Stock Clerks and Order Fillers	D
7	43-9051	Mail Clerks and Mail Machine Operators, Except Postal Service	D
8	45-0000	Farming, Fishing, and Forestry Occupations	D
8	45-1011	First-Line Supervisors/Managers of Farming, Fishing, and Forestry Workers	D
8	45-1012	Farm Labor Contractors	D
7	45-2011	Agricultural Inspectors	D
8	45-2021	Animal Breeders	D
7	45-2041	Graders and Sorters, Agricultural Products	D
7	45-2091	Agricultural Equipment Operators	D
8	45-2092	Farmworkers and Laborers, Crop, Nursery, and Greenhouse	D
8	45-2093	Farmworkers, Farm and Ranch Animals	D
8	45-4011	Forest and Conservation Workers	D
8	45-4021	Fallers	D
8	45-4022	Logging Equipment Operators	D
7	45-4023	Log Graders and Scalers	D
6	47-0000	Construction and Extraction Occupations	D
6	47-1011	First-Line Supervisors/Managers of Construction Trades and Extraction Workers	D
6	47-2011	Boilermakers	D
6	47-2021	Brickmasons and Blockmasons	D
6	47-2022	Stonemasons	D
6	47-2031	Carpenters	D
7	47-2041	Carpet Installers	D
7	47-2042	Floor Layers, Except Carpet, Wood, and Hard Tiles	D
7	47-2043	Floor Sanders and Finishers	D
7	47-2044	Tile and Marble Setters	D
6	47-2051	Cement Masons and Concrete Finishers	D
7	47-2053	Terrazzo Workers and Finishers	D
8	47-2061	Construction Laborers	D

Table 13: Listing of LTD Occupational Classifications & Codes

EEOC Code	SOC Code	Standard Occupational Classification Description	Occupation Code
7	47-2071	Paving, Surfacing, and Tamping Equipment Operators	D
7	47-2072	Pile-Driver Operators	D
6	47-2073	Operating Engineers and Other Construction Equipment Operators	D
6	47-2081	Drywall and Ceiling Tile Installers	D
7	47-2082	Tapers	D
6	47-2111	Electricians	D
7	47-2121	Glaziers	D
7	47-2130	Insulation Workers	D
6	47-2141	Painters, Construction and Maintenance	D
7	47-2142	Paperhangers	D
7	47-2151	Pipelayers	D
6	47-2152	Plumbers, Pipefitters, and Steamfitters	D
6	47-2161	Plasterers and Stucco Masons	D
7	47-2171	Reinforcing Iron and Rebar Workers	D
7	47-2181	Roofers	D
6	47-2211	Sheet Metal Workers	D
7	47-2221	Structural Iron and Steel Workers	D
8	47-3011	Helpers--Brickmasons, Blockmasons, Stonemasons, and Tile and Marble Setters	D
8	47-3012	Helpers--Carpenters	D
8	47-3013	Helpers--Electricians	D
8	47-3014	Helpers--Painters, Paperhangers, Plasterers, and Stucco Masons	D
8	47-3015	Helpers--Pipelayers, Plumbers, Pipefitters, and Steamfitters	D
8	47-3016	Helpers--Roofers	D
6	47-4011	Construction and Building Inspectors	D
7	47-4021	Elevator Installers and Repairers	D
7	47-4031	Fence Erectors	D
9	47-4041	Hazardous Materials Removal Workers	D
6	47-4051	Highway Maintenance Workers	D
6	47-4061	Rail-Track Laying and Maintenance Equipment Operators	D
7	47-4071	Septic Tank Servicers and Sewer Pipe Cleaners	D
7	47-4091	Segmental Pavers	D
6	47-5011	Derrick Operators, Oil and Gas	D
7	47-5012	Rotary Drill Operators, Oil and Gas	D
7	47-5013	Service Unit Operators, Oil, Gas, and Mining	D
6	47-5021	Earth Drillers, Except Oil and Gas	D
6	47-5031	Explosives Workers, Ordnance Handling Experts, and Blasters	D
6	47-5041	Continuous Mining Machine Operators	D
7	47-5042	Mine Cutting and Channeling Machine Operators	D
7	47-5051	Rock Splitters, Quarry	D
7	47-5061	Roof Bolters, Mining	D
7	47-5071	Roustabouts, Oil and Gas	D
8	47-5081	Helpers--Extraction Workers	D
7	49-0000	Installation, Maintenance, and Repair Occupations	D
7	49-1011	First-Line Supervisors/Managers of Mechanics, Installers, and Repairers	D
6	49-2011	Computer, Automated Teller, and Office Machine Repairers	D

Table 13: Listing of LTD Occupational Classifications & Codes

EEOC Code	SOC Code	Standard Occupational Classification Description	Occupation Code
6	49-2021	Radio Mechanics	D
6	49-2022	Telecommunications Equipment Installers and Repairers, Except Line Installers	D
6	49-2091	Avionics Technicians	D
7	49-2092	Electric Motor, Power Tool, and Related Repairers	D
7	49-2093	Electrical and Electronics Installers and Repairers, Transportation Equipment	D
7	49-2094	Electrical and Electronics Repairers, Commercial and Industrial Equipment	D
6	49-2095	Electrical and Electronics Repairers, Powerhouse, Substation, and Relay	D
7	49-2096	Electronic Equipment Installers and Repairers, Motor Vehicles	D
6	49-2097	Electronic Home Entertainment Equipment Installers and Repairers	D
6	49-2098	Security and Fire Alarm Systems Installers	D
6	49-3011	Aircraft Mechanics and Service Technicians	D
6	49-3021	Automotive Body and Related Repairers	D
7	49-3022	Automotive Glass Installers and Repairers	D
6	49-3023	Automotive Service Technicians and Mechanics	D
6	49-3031	Bus and Truck Mechanics and Diesel Engine Specialists	D
7	49-3041	Farm Equipment Mechanics	D
6	49-3042	Mobile Heavy Equipment Mechanics, Except Engines	D
7	49-3043	Rail Car Repairers	D
7	49-3051	Motorboat Mechanics	D
7	49-3052	Motorcycle Mechanics	D
6	49-3053	Outdoor Power Equipment and Other Small Engine Mechanics	D
7	49-3091	Bicycle Repairers	D
7	49-3092	Recreational Vehicle Service Technicians	D
7	49-3093	Tire Repairers and Changers	D
6	49-9011	Mechanical Door Repairers	D
6	49-9012	Control and Valve Installers and Repairers, Except Mechanical Door	D
6	49-9021	Heating, Air Conditioning, and Refrigeration Mechanics and Installers	D
6	49-9031	Home Appliance Repairers	D
6	49-9041	Industrial Machinery Mechanics	D
7	49-9042	Maintenance and Repair Workers, General	D
7	49-9043	Maintenance Workers, Machinery	D
7	49-9044	Millwrights	D
7	49-9045	Refractory Materials Repairers, Except Brickmasons	D
7	49-9051	Electrical Power-Line Installers and Repairers	D
6	49-9052	Telecommunications Line Installers and Repairers	D
6	49-9061	Camera and Photographic Equipment Repairers	D
7	49-9062	Medical Equipment Repairers	D
6	49-9063	Musical Instrument Repairers and Tuners	D
6	49-9064	Watch Repairers	D
7	49-9091	Coin, Vending, and Amusement Machine Servicers and Repairers	D
6	49-9092	Commercial Divers	D
7	49-9093	Fabric Menders, Except Garment	D

Table 13: Listing of LTD Occupational Classifications & Codes

EEOC Code	SOC Code	Standard Occupational Classification Description	Occupation Code
6	49-9094	Locksmiths and Safe Repairers	D
6	49-9095	Manufactured Building and Mobile Home Installers	D
7	49-9096	Riggers	D
6	49-9097	Signal and Track Switch Repairers	D
8	49-9098	Helpers--Installation, Maintenance, and Repair Workers	D
7	51-0000	Production Occupations	D
7	51-1011	First-Line Supervisors/Managers of Production and Operating Workers	D
7	51-2011	Aircraft Structure, Surfaces, Rigging, and Systems Assemblers	D
7	51-2021	Coil Winders, Tapers, and Finishers	D
7	51-2022	Electrical and Electronic Equipment Assemblers	D
7	51-2023	Electromechanical Equipment Assemblers	D
7	51-2031	Engine and Other Machine Assemblers	D
7	51-2041	Structural Metal Fabricators and Fitters	D
7	51-2091	Fiberglass Laminators and Fabricators	D
7	51-2092	Team Assemblers	D
6	51-2093	Timing Device Assemblers, Adjusters, and Calibrators	D
6	51-3011	Bakers	D
7	51-3021	Butchers and Meat Cutters	D
7	51-3022	Meat, Poultry, and Fish Cutters and Trimmers	D
8	51-3023	Slaughterers and Meat Packers	D
7	51-3091	Food and Tobacco Roasting, Baking, and Drying Machine Operators and Tenders	D
7	51-3092	Food Batchmakers	D
7	51-3093	Food Cooking Machine Operators and Tenders	D
7	51-4011	Computer-Controlled Machine Tool Operators, Metal and Plastic	D
7	51-4012	Numerical Tool and Process Control Programmers	D
7	51-4021	Extruding and Drawing Machine Setters, Operators, and Tenders, Metal and Plastic	D
7	51-4022	Forging Machine Setters, Operators, and Tenders, Metal and Plastic	D
7	51-4023	Rolling Machine Setters, Operators, and Tenders, Metal and Plastic	D
7	51-4031	Cutting, Punching, and Press Machine Setters, Operators, and Tenders, Metal and Plastic	D
7	51-4032	Drilling and Boring Machine Tool Setters, Operators, and Tenders, Metal and Plastic	D
8	51-4033	Grinding, Lapping, Polishing, and Buffing Machine Tool Setters, Operators, and Tenders, Metal and Plastic	D
7	51-4034	Lathe and Turning Machine Tool Setters, Operators, and Tenders, Metal and Plastic	D
7	51-4035	Milling and Planing Machine Setters, Operators, and Tenders, Metal and Plastic	D
7	51-4041	Machinists	D
7	51-4051	Metal-Refining Furnace Operators and Tenders	D
7	51-4052	Pourers and Casters, Metal	D
7	51-4061	Model Makers, Metal and Plastic	D
6	51-4062	Patternmakers, Metal and Plastic	D
7	51-4071	Foundry Mold and Coremakers	D

Table 13: Listing of LTD Occupational Classifications & Codes

EEOC Code	SOC Code	Standard Occupational Classification Description	Occupation Code
7	51-4072	Molding, Coremaking, and Casting Machine Setters, Operators, and Tenders, Metal and Plastic	D
7	51-4081	Multiple Machine Tool Setters, Operators, and Tenders, Metal and Plastic	D
7	51-4111	Tool and Die Makers	D
7	51-4121	Welders, Cutters, Solderers, and Brazers	D
7	51-4122	Welding, Soldering, and Brazing Machine Setters, Operators, and Tenders	D
7	51-4191	Heat Treating Equipment Setters, Operators, and Tenders, Metal and Plastic	D
7	51-4192	Lay-Out Workers, Metal and Plastic	D
7	51-4193	Plating and Coating Machine Setters, Operators, and Tenders, Metal and Plastic	D
7	51-4194	Tool Grinders, Filers, and Sharpeners	D
7	51-5011	Bindery Workers	D
7	51-5012	Bookbinders	D
7	51-5021	Job Printers	D
7	51-5022	Prepress Technicians and Workers	D
7	51-5023	Printing Machine Operators	D
8	51-6011	Laundry and Dry-Cleaning Workers	D
7	51-6021	Pressers, Textile, Garment, and Related Materials	D
7	51-6031	Sewing Machine Operators	D
8	51-6041	Shoe and Leather Workers and Repairers	D
8	51-6042	Shoe Machine Operators and Tenders	D
8	51-6051	Sewers, Hand	D
7	51-6052	Tailors, Dressmakers, and Custom Sewers	D
7	51-6061	Textile Bleaching and Dyeing Machine Operators and Tenders	D
7	51-6062	Textile Cutting Machine Setters, Operators, and Tenders	D
7	51-6063	Textile Knitting and Weaving Machine Setters, Operators, and Tenders	D
7	51-6064	Textile Winding, Twisting, and Drawing Out Machine Setters, Operators, and Tenders	D
7	51-6091	Extruding and Forming Machine Setters, Operators, and Tenders, Synthetic	D
6	51-6092	Fabric and Apparel Patternmakers	D
7	51-6093	Upholsterers	D
6	51-7011	Cabinetmakers and Bench Carpenters	D
7	51-7021	Furniture Finishers	D
7	51-7031	Model Makers, Wood	D
6	51-7032	Patternmakers, Wood	D
7	51-7041	Sawing Machine Setters, Operators, and Tenders, Wood	D
7	51-7042	Woodworking Machine Setters, Operators, and Tenders, Except Sawing	D
6	51-8011	Nuclear Power Reactor Operators	D
7	51-8012	Power Distributors and Dispatchers	D
6	51-8013	Power Plant Operators	D
7	51-8021	Stationary Engineers and Boiler Operators	D
7	51-8031	Water and Liquid Waste Treatment Plant and System Operators	D

Table 13: Listing of LTD Occupational Classifications & Codes

EEOC Code	SOC Code	Standard Occupational Classification Description	Occupation Code
6	51-8091	Chemical Plant and System Operators	D
7	51-8092	Gas Plant Operators	D
7	51-8093	Petroleum Pump System Operators, Refinery Operators, and Gaugers	D
6	51-9011	Chemical Equipment Operators and Tenders	D
7	51-9012	Separating, Filtering, Clarifying, Precipitating, and Still Machine Setters, Operators, and Tenders	D
7	51-9021	Crushing, Grinding, and Polishing Machine Setters, Operators, and Tenders	D
8	51-9022	Grinding and Polishing Workers, Hand	D
7	51-9023	Mixing and Blending Machine Setters, Operators, and Tenders	D
7	51-9031	Cutters and Trimmers, Hand	D
7	51-9032	Cutting and Slicing Machine Setters, Operators, and Tenders	D
7	51-9041	Extruding, Forming, Pressing, and Compacting Machine Setters, Operators, and Tenders	D
7	51-9051	Furnace, Kiln, Oven, Drier, and Kettle Operators and Tenders	D
7	51-9061	Inspectors, Testers, Sorters, Samplers, and Weighers	D
7	51-9071	Jewelers and Precious Stone and Metal Workers	D
7	51-9081	Dental Laboratory Technicians	D
7	51-9111	Packaging and Filling Machine Operators and Tenders	D
7	51-9121	Coating, Painting, and Spraying Machine Setters, Operators, and Tenders	D
7	51-9122	Painters, Transportation Equipment	D
7	51-9123	Painting, Coating, and Decorating Workers	D
7	51-9131	Photographic Process Workers	D
7	51-9132	Photographic Processing Machine Operators	D
7	51-9191	Cementing and Gluing Machine Operators and Tenders	D
7	51-9192	Cleaning, Washing, and Metal Pickling Equipment Operators and Tenders	D
7	51-9193	Cooling and Freezing Equipment Operators and Tenders	D
6	51-9194	Etchers and Engravers	D
7	51-9195	Molders, Shapers, and Casters, Except Metal and Plastic	D
7	51-9196	Paper Goods Machine Setters, Operators, and Tenders	D
8	51-9197	Tire Builders	D
8	51-9198	Helpers--Production Workers	D
7	53-0000	Transportation and Material Moving Occupations	D
7	53-1011	Aircraft Cargo Handling Supervisors	D
7	53-1021	First-Line Supervisors/Managers of Helpers, Laborers, and Material Movers, Hand	D
7	53-1031	First-Line Supervisors/Managers of Transportation and Material-Moving Machine and Vehicle Operators	D
7	53-2022	Airfield Operations Specialists	D
7	53-3011	Ambulance Drivers and Attendants, Except Emergency Medical Technicians	D
7	53-3021	Bus Drivers, Transit and Intercity	D
7	53-3022	Bus Drivers, School	D
7	53-3031	Driver/Sales Workers	D

Table 13: Listing of LTD Occupational Classifications & Codes

EEOC Code	SOC Code	Standard Occupational Classification Description	Occupation Code
7	53-3032	Truck Drivers, Heavy and Tractor-Trailer	D
7	53-3033	Truck Drivers, Light Or Delivery Services	D
7	53-3041	Taxi Drivers and Chauffeurs	D
7	53-4012	Locomotive Firers	D
6	53-4013	Rail Yard Engineers, Dinkey Operators, and Hostlers	D
7	53-4021	Railroad Brake, Signal, and Switch Operators	D
6	53-4031	Railroad Conductors and Yardmasters	D
7	53-4041	Subway and Streetcar Operators	D
7	53-5011	Sailors and Marine Oilers	D
6	53-5022	Motorboat Operators	D
6	53-5031	Ship Engineers	D
7	53-6011	Bridge and Lock Tenders	D
9	53-6021	Parking Lot Attendants	D
9	53-6031	Service Station Attendants	D
7	53-6041	Traffic Technicians	D
7	53-6051	Transportation Inspectors	D
7	53-7011	Conveyor Operators and Tenders	D
7	53-7021	Crane and Tower Operators	D
7	53-7031	Dredge Operators	D
7	53-7032	Excavating and Loading Machine and Dragline Operators	D
7	53-7033	Loading Machine Operators, Underground Mining	D
7	53-7041	Hoist and Winch Operators	D
7	53-7051	Industrial Truck and Tractor Operators	D
9	53-7061	Cleaners of Vehicles and Equipment	D
8	53-7062	Laborers and Freight, Stock, and Material Movers, Hand	D
7	53-7063	Machine Feeders and Offbearers	D
8	53-7064	Packers and Packagers, Hand	D
8	53-7071	Gas Compressor and Gas Pumping Station Operators	D
7	53-7072	Pump Operators, Except Wellhead Pumpers	D
7	53-7073	Wellhead Pumpers	D
8	53-7081	Refuse and Recyclable Material Collectors	D
7	53-7111	Shuttle Car Operators	D
7	53-7121	Tank Car, Truck, and Ship Loaders	D

Table 14: COLA Benefit Factors

Duration	COLA %	Age Range										
		< 25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+
Max BP	0.00%	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	3.00%	1.260	1.280	1.275	1.272	1.246	1.216	1.172	1.115	1.057	1.032	1.024
	3.50%	1.321	1.344	1.336	1.330	1.297	1.259	1.204	1.136	1.066	1.038	1.029
	4.00%	1.388	1.414	1.402	1.392	1.351	1.304	1.238	1.157	1.076	1.043	1.033
	5.00%	1.547	1.576	1.553	1.532	1.470	1.402	1.310	1.200	1.096	1.054	1.041
	6.00%	1.747	1.776	1.733	1.697	1.606	1.510	1.387	1.246	1.116	1.065	1.049
10 years	0.00%	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	3.00%	1.141	1.158	1.166	1.175	1.175	1.173	1.158	1.115	1.057	1.032	1.024
	3.50%	1.168	1.188	1.197	1.208	1.208	1.205	1.187	1.136	1.066	1.038	1.029
	4.00%	1.195	1.219	1.229	1.242	1.242	1.239	1.218	1.157	1.076	1.043	1.033
	5.00%	1.253	1.284	1.297	1.314	1.314	1.309	1.281	1.200	1.096	1.054	1.041
	6.00%	1.314	1.353	1.370	1.391	1.391	1.384	1.348	1.246	1.116	1.065	1.049
5 years	0.00%	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	3.00%	1.089	1.098	1.102	1.108	1.109	1.110	1.107	1.096	1.057	1.032	1.024
	3.50%	1.105	1.116	1.121	1.127	1.128	1.129	1.125	1.112	1.066	1.038	1.029
	4.00%	1.121	1.133	1.139	1.146	1.148	1.149	1.145	1.129	1.076	1.043	1.033
	5.00%	1.154	1.169	1.177	1.185	1.188	1.189	1.184	1.164	1.096	1.054	1.041
	6.00%	1.188	1.206	1.215	1.226	1.229	1.231	1.224	1.200	1.116	1.065	1.049

COLA A/S Adjustment Factors*

COLA %	COLA Duration		
	5	10	Max BP
0.00%	1.000	1.000	1.000
3.00%	1.020	1.030	1.040
3.50%	1.020	1.030	1.040
4.00%	1.020	1.030	1.040
5.00%	1.020	1.030	1.040
6.00%	1.020	1.030	1.040

* Multiply the COLA Anti-Selection Adjustment Factors by the COLA Optional Benefit Factors.

Table 15: Personal Care Assistance Benefit Factors

LTD Max Benefit Period	Age Range	Factor
Less than or equal to 5 Years	< 25	1.06
	25 - 29	1.06
	30 - 34	1.06
	35 - 39	1.05
	40 - 44	1.04
	45 - 49	1.04
	50 - 54	1.05
	55 - 59	1.05
	60 - 64	1.06
	65 - 69	1.09
	70+	1.30
Greater than 5 Years	< 25	1.01
	25 - 29	1.01
	30 - 34	1.01
	35 - 39	1.01
	40 - 44	1.01
	45 - 49	1.01
	50 - 54	1.02
	55 - 59	1.03
	60 - 64	1.06
	65 - 69	1.09
	70+	1.30

Table 16: Professional White Collar (PWC) Factors [Groups with 10 or More Employees]

PWC %* Range	Factor
< 5%	1.045
5% to < 10%	1.045
10% to < 15%	1.045
15% to < 20%	1.040
20% to < 25%	1.040
25% to < 30%	1.035
30% to < 35%	1.020
35% to < 40%	1.005
40% to < 45%	0.990
45% to < 50%	0.990
50% to < 55%	0.990
55% to < 60%	0.985
60% to < 65%	0.985
65% to < 70%	0.985
70% to < 75%	0.980
75% to < 80%	0.980
80% to < 85%	0.980
85% to < 90%	0.975
90% to < 95%	0.975
95% to 100%	0.975

* a PWC % is developed at the Case level based upon the CMP for the employees in Occ Code A divided by the Total CMP for all employees in the Case. [Note: for SIC 80xx, the PWC Factor is always 1.00.]

Table 17: Integration Factors*

Integration Option	Factor
Primary	1.025
Family	1.000
All Source	1.050
Backdoor	1.025
None	1.100

* In states (e.g., SD) that require the disabled employee to receive the Family portion of Social Security benefits in order to offset for Family Social Security benefits or only allow Primary Offsets, select "Primary" as the Integration Option.

Table 18: PERS/STRS Discount Factors

State	Non-Schools, No SSDI						Schools, No SSDI					
	40%	50%	60%	AS/70%	66.67%	70%	40%	50%	60%	AS/70%	67%	70%
AK	0.53	0.50	0.48	0.43	0.46	0.43	0.54	0.54	0.52	0.47	0.49	0.48
AL	0.47	0.44	0.42	0.40	0.41	0.38	0.48	0.46	0.43	0.41	0.42	0.38
AR	0.48	0.45	0.43	0.40	0.42	0.38	0.46	0.42	0.41	0.37	0.38	0.35
AZ	0.41	0.38	0.37	0.36	0.37	0.36	0.33	0.33	0.33	0.33	0.33	0.33
CA	0.50	0.46	0.44	0.40	0.42	0.40	0.52	0.48	0.47	0.42	0.45	0.44
CO	0.66	0.66	0.61	0.55	0.58	0.48	0.66	0.66	0.61	0.55	0.58	0.48
CT	0.48	0.47	0.45	0.41	0.43	0.41	0.52	0.49	0.46	0.41	0.44	0.40
DC	0.44	0.41	0.39	0.37	0.38	0.36	0.44	0.41	0.40	0.37	0.39	0.36
DE	0.51	0.50	0.50	0.48	0.50	0.48	0.55	0.53	0.52	0.49	0.50	0.48
FL	0.50	0.48	0.45	0.41	0.43	0.41	0.50	0.47	0.44	0.38	0.42	0.41
GA	0.44	0.44	0.42	0.41	0.42	0.38	0.48	0.46	0.44	0.41	0.42	0.38
HI	0.48	0.47	0.45	0.43	0.45	0.43	0.48	0.45	0.43	0.39	0.41	0.41
IA	0.38	0.38	0.38	0.36	0.37	0.34	0.41	0.40	0.38	0.36	0.37	0.34
ID	0.48	0.48	0.47	0.44	0.46	0.43	0.48	0.48	0.46	0.42	0.44	0.41
IL	0.62	0.61	0.57	0.53	0.55	0.52	0.57	0.57	0.52	0.44	0.48	0.42
IN	0.43	0.41	0.39	0.36	0.38	0.36	0.43	0.42	0.40	0.36	0.38	0.35
KS	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33
KY	0.51	0.49	0.46	0.42	0.44	0.41	0.53	0.53	0.50	0.46	0.49	0.45
LA	0.33	0.33	0.33	0.33	0.33	0.33	0.52	0.50	0.47	0.42	0.45	0.43
MA	0.50	0.47	0.46	0.45	0.45	0.45	0.48	0.44	0.43	0.42	0.43	0.42
MD	0.61	0.59	0.57	0.48	0.55	0.48	0.61	0.59	0.57	0.48	0.55	0.54
ME	0.61	0.61	0.60	0.59	0.60	0.59	0.62	0.62	0.61	0.58	0.59	0.58
MI	0.50	0.45	0.42	0.39	0.42	0.39	0.46	0.44	0.42	0.38	0.41	0.40
MN	0.48	0.44	0.42	0.41	0.42	0.38	0.49	0.46	0.44	0.41	0.42	0.38
MO	0.48	0.44	0.42	0.38	0.41	0.37	0.55	0.54	0.51	0.46	0.48	0.46
MS	0.51	0.48	0.46	0.42	0.44	0.42	0.50	0.47	0.45	0.41	0.43	0.42
MT	0.51	0.48	0.45	0.41	0.44	0.41	0.50	0.47	0.44	0.38	0.42	0.38
NC	0.53	0.51	0.49	0.45	0.47	0.44	0.52	0.51	0.48	0.42	0.45	0.41
ND	0.55	0.55	0.54	0.50	0.52	0.48	0.57	0.53	0.50	0.46	0.48	0.45
NE	0.38	0.37	0.36	0.35	0.36	0.34	0.48	0.43	0.41	0.36	0.39	0.36
NH	0.51	0.48	0.46	0.42	0.44	0.42	0.50	0.47	0.44	0.38	0.43	0.42
NJ	0.53	0.50	0.48	0.47	0.48	0.47	0.54	0.53	0.50	0.44	0.47	0.46
NM	0.51	0.49	0.47	0.43	0.45	0.41	0.48	0.44	0.41	0.38	0.40	0.36
NV	0.51	0.48	0.47	0.43	0.46	0.42	0.51	0.50	0.48	0.43	0.46	0.42
NY	0.52	0.48	0.46	0.42	0.45	0.41	0.51	0.46	0.44	0.41	0.42	0.39
OH	0.54	0.51	0.50	0.48	0.50	0.48	0.53	0.52	0.50	0.45	0.48	0.44
OK	0.48	0.46	0.44	0.41	0.42	0.40	0.48	0.46	0.44	0.40	0.42	0.38
OR	0.50	0.48	0.46	0.42	0.45	0.42	0.50	0.47	0.45	0.41	0.43	0.42
PA	0.51	0.48	0.46	0.42	0.44	0.41	0.50	0.48	0.46	0.41	0.44	0.41
RI	0.53	0.51	0.50	0.48	0.49	0.48	0.51	0.51	0.48	0.44	0.47	0.46
SC	0.50	0.48	0.45	0.41	0.43	0.40	0.50	0.50	0.46	0.41	0.44	0.40
SD	0.58	0.57	0.57	0.52	0.55	0.52	0.60	0.59	0.58	0.51	0.55	0.52
TN	0.53	0.50	0.48	0.42	0.47	0.42	0.52	0.49	0.47	0.42	0.45	0.44
TX	0.38	0.37	0.36	0.35	0.36	0.34	0.48	0.46	0.44	0.40	0.42	0.38
UT	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33
VA	0.44	0.41	0.39	0.37	0.38	0.36	0.44	0.41	0.40	0.37	0.39	0.36
VT	0.59	0.57	0.55	0.53	0.55	0.53	0.59	0.57	0.55	0.51	0.53	0.52
WA	0.48	0.48	0.46	0.43	0.45	0.43	0.47	0.46	0.44	0.38	0.42	0.41
WI	0.55	0.51	0.49	0.45	0.48	0.45	0.57	0.54	0.51	0.45	0.48	0.47
WV	0.53	0.53	0.50	0.47	0.48	0.47	0.48	0.46	0.44	0.41	0.43	0.42
WY	0.48	0.46	0.44	0.39	0.43	0.39	0.48	0.48	0.45	0.39	0.43	0.39

Table 18: PERS/STRS Discount Factors

State	Non-Schools, SSDI						Schools, SSDI					
	40%	50%	60%	AS/70%	67%	70%	40%	50%	60%	AS/70%	67%	70%
AK	0.64	0.62	0.61	0.59	0.60	0.58	0.62	0.61	0.60	0.59	0.59	0.59
AL	0.62	0.58	0.57	0.53	0.55	0.55	0.62	0.59	0.57	0.53	0.56	0.55
AR	0.62	0.59	0.57	0.52	0.54	0.53	0.62	0.59	0.57	0.53	0.55	0.55
AZ	0.52	0.51	0.50	0.50	0.50	0.50	0.47	0.47	0.47	0.47	0.47	0.47
CA	0.64	0.60	0.57	0.55	0.57	0.56	0.61	0.59	0.57	0.55	0.57	0.56
CO	0.66	0.66	0.61	0.58	0.58	0.48	0.66	0.66	0.61	0.58	0.58	0.48
CT	0.59	0.59	0.57	0.55	0.57	0.56	0.63	0.61	0.59	0.57	0.59	0.57
DC	0.62	0.58	0.55	0.50	0.53	0.52	0.61	0.58	0.56	0.51	0.54	0.53
DE	0.62	0.59	0.58	0.57	0.58	0.58	0.64	0.61	0.59	0.59	0.59	0.59
FL	0.64	0.61	0.59	0.57	0.58	0.57	0.63	0.61	0.59	0.56	0.57	0.57
GA	0.60	0.57	0.56	0.52	0.55	0.54	0.62	0.59	0.57	0.54	0.57	0.55
HI	0.62	0.59	0.57	0.55	0.57	0.57	0.62	0.59	0.57	0.53	0.55	0.55
IA	0.59	0.57	0.55	0.51	0.53	0.53	0.59	0.57	0.55	0.52	0.55	0.53
ID	0.63	0.61	0.59	0.57	0.58	0.57	0.62	0.59	0.58	0.55	0.57	0.56
IL	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.62	0.62	0.61	0.62	0.62
IN	0.62	0.58	0.55	0.51	0.53	0.52	0.62	0.59	0.56	0.51	0.54	0.53
KS	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47
KY	0.61	0.59	0.58	0.57	0.57	0.57	0.63	0.62	0.62	0.59	0.61	0.59
LA	0.47	0.47	0.47	0.47	0.47	0.47	0.61	0.59	0.57	0.53	0.56	0.54
MA	0.61	0.59	0.57	0.55	0.57	0.56	0.61	0.58	0.55	0.52	0.55	0.54
MD	0.66	0.65	0.64	0.50	0.64	0.63	0.66	0.65	0.64	0.50	0.64	0.63
ME	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.62	0.63	0.63
MI	0.62	0.59	0.57	0.54	0.56	0.55	0.62	0.59	0.57	0.52	0.55	0.54
MN	0.62	0.59	0.57	0.53	0.55	0.55	0.62	0.59	0.57	0.53	0.55	0.55
MO	0.62	0.59	0.57	0.53	0.55	0.55	0.63	0.62	0.60	0.59	0.60	0.60
MS	0.63	0.59	0.59	0.57	0.57	0.57	0.62	0.59	0.57	0.55	0.57	0.55
MT	0.62	0.59	0.59	0.57	0.57	0.57	0.64	0.61	0.59	0.57	0.59	0.57
NC	0.64	0.61	0.60	0.59	0.60	0.59	0.59	0.59	0.59	0.57	0.58	0.57
ND	0.62	0.61	0.59	0.57	0.57	0.57	0.62	0.61	0.59	0.56	0.58	0.57
NE	0.58	0.58	0.56	0.52	0.55	0.53	0.62	0.61	0.59	0.55	0.57	0.57
NH	0.62	0.59	0.57	0.55	0.57	0.57	0.62	0.61	0.59	0.55	0.57	0.57
NJ	0.62	0.60	0.59	0.57	0.57	0.57	0.62	0.61	0.60	0.59	0.59	0.59
NM	0.63	0.61	0.59	0.57	0.59	0.59	0.62	0.59	0.57	0.54	0.57	0.55
NV	0.62	0.60	0.59	0.57	0.57	0.57	0.63	0.62	0.60	0.58	0.59	0.59
NY	0.62	0.59	0.57	0.55	0.57	0.55	0.61	0.57	0.56	0.53	0.55	0.55
OH	0.62	0.61	0.59	0.57	0.59	0.59	0.62	0.62	0.61	0.59	0.60	0.59
OK	0.61	0.59	0.57	0.53	0.56	0.55	0.62	0.59	0.57	0.55	0.57	0.55
OR	0.62	0.59	0.59	0.57	0.58	0.57	0.62	0.60	0.59	0.55	0.57	0.57
PA	0.62	0.59	0.57	0.55	0.57	0.57	0.62	0.60	0.59	0.56	0.57	0.57
RI	0.62	0.61	0.60	0.58	0.59	0.59	0.62	0.61	0.59	0.57	0.59	0.57
SC	0.62	0.59	0.58	0.56	0.57	0.57	0.62	0.61	0.59	0.57	0.59	0.58
SD	0.64	0.64	0.62	0.61	0.62	0.62	0.62	0.62	0.61	0.60	0.61	0.61
TN	0.63	0.61	0.59	0.57	0.59	0.58	0.63	0.62	0.60	0.57	0.59	0.59
TX	0.55	0.55	0.51	0.46	0.50	0.49	0.62	0.59	0.58	0.55	0.57	0.56
UT	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47
VA	0.62	0.58	0.55	0.50	0.53	0.52	0.61	0.58	0.56	0.51	0.54	0.53
VT	0.64	0.64	0.64	0.62	0.63	0.63	0.64	0.64	0.64	0.62	0.63	0.62
WA	0.62	0.59	0.58	0.57	0.58	0.57	0.62	0.59	0.57	0.54	0.56	0.55
WI	0.63	0.62	0.61	0.59	0.59	0.59	0.62	0.62	0.61	0.60	0.61	0.60
WV	0.62	0.60	0.59	0.57	0.59	0.59	0.63	0.62	0.59	0.55	0.57	0.56
WY	0.62	0.59	0.57	0.54	0.56	0.55	0.62	0.61	0.59	0.56	0.57	0.57

Table 19: PERS-STRS Discount Adj Factors		
LTD Plan	Option	Factor
EP	<= 90 days	0.960
	> 90 days	1.040
Max BP	<= 2 years	0.700
	3-5 years	0.900
	> 5 years	1.000
Ee's Average Years of Service (AYOS)	Unknown	1.000
	1	0.920
	2 -4	0.936
	5	0.952
	6	0.968
	7	0.984
	8	1.000
	9	1.016
	10	1.032
	11	1.048
	12	1.064
	13	1.080

Table 20: Industry (SIC) Factors

2-digit SIC Code	3-digit SIC Code*	Short Title	SIC Factor
1 Agric Prod- Crops	11	Cash Grains	1.030
	13	Field Crops, Except Cash Grains	1.030
	16	Vegetables & Melons	1.030
	17	Fruits & Tree Nuts	1.030
	18	Horticultural Specialties	1.030
	19	General Farms, Primarily Crop	1.030
2 Agric Prod- Livestock	21	Livestock, Except Dairy & Poultry	1.030
	24	Dairy Farms	1.030
	25	Poultry & Eggs	1.030
	27	Animal Specialties	1.030
	29	General Farms, Primarily Animal	1.030
	71	Soil Preparation Services	1.030
7 Agric Services	72	Crop Services	1.030
	74	Veterinary Services	1.030
	75	Animal Services, Except Veterinary	1.030
	76	Farm Labor & Mgmt Services	1.030
	78	Landscape & Horticultural Services	1.030
	81	Timber Tracts	1.030
8 Forestry	83	Forest Products	1.030
	85	Forestry Services	1.030
	91	Commercial Fishing	1.030
9 Fishing, Hunting, & Trapping	92	Fish Hatcheries & Preserves	1.030
	97	Hunting, Trapping, Game Propagation	1.030
	101	Iron Ores	1.220
10 Metal Mining	102	Copper Ores	1.220
	103	Lead & Zinc Ores	1.220
	104	Gold & Silver Ores	1.220
	106	Ferroalloy Ores, Except Vanadium	1.220
	108	Metal Mining Services	1.220
	109	Misc Metal Ores	1.220
	122	Bituminous Coal & Lignite Mining	1.220
12 Coal Mining	123	Anthracite Mining	1.220
	124	Coal Mining Services	1.220
	131	Crude Petroleum & Natural Gas	1.220
13 Oil & Gas Extraction	132	Natural Gas Liquids	1.220
	138	Oil & Gas Field Services	1.220
	141	Dimension Stone	1.220
14 Nonmetallic Minerals, Except Fuels	142	Crushed & Broken Stone	1.220
	144	Sand & Gravel	1.220
	145	Clay, Ceramic, & Refractory Minerals	1.220
	147	Chemical & Fertilizer Minerals	1.220
	148	Nonmetallic Minerals Services	1.220
	149	Misc Nonmetallic Minerals	1.220
	152	Residential Bldg Construction	1.100
15 General Bldg Contractors	153	Operative Builders	1.100
	154	Nonresidential Bldg Construction	1.100
	161	Highway & Street Construction	1.160
16 Heavy Construction, Ex Bldg	162	Heavy Constr, Except Highway	1.160

Table 20: Industry (SIC) Factors

2-digit SIC Code		3-digit SIC Code*	Short Title	SIC Factor
17	Special Trade Contractors	171	Plumbing, Heating, Air-Conditioning	1.100
		172	Painting & Paper Hanging	1.100
		173	Electrical Work	1.100
		174	Masonry, Stonework, & Plastering	1.100
		175	Carpentry & Floor Work	1.100
		176	Roofing, Siding, & Sheet Metal Work	1.100
		177	Concrete Work	1.100
		178	Water Well Drilling	1.100
		179	Misc Special Trade Contractors	1.100
20	Food & Kindred Products	201	Meat Products	0.950
		202	Dairy Products	0.950
		203	Preserved Fruits & Veg	0.950
		204	Grain Mill Products	0.950
		205	Bakery Products	0.950
		206	Sugar & Confectionery Products	0.950
		207	Fats & Oils	0.950
		208	Beverages	0.950
		209	Misc Food & Kindred Products	0.950
21	Tobacco Products	211	Cigarettes	1.280
		212	Cigars	1.280
		213	Chewing & Smoking Tobacco	1.280
		214	Tobacco Stemming & Redrying	1.280
22	Textile Mill Products	221	Broadwoven Fabric Mills, Cotton	1.150
		222	Broadwoven Fabric Mills, Manmade	1.150
		223	Broadwoven Fabric Mills, Wool	1.150
		224	Narrow Fabric Mills	1.150
		225	Knitting Mills	1.150
		226	Textile Finishing, Except Wool	1.150
		227	Carpets & Rugs	1.150
		228	Yarn & Thread Mills	1.150
		229	Misc Textile Gds	1.150
23	Apparel & Other Textile Products	231	Men's & Boy's Suits & Coats	1.090
		232	Men's & Boy's Furnishings	1.090
		233	Women's & Misses' Outerwear	1.090
		234	Women's & Children's Undergarments	1.090
		235	Hats, Caps, & Millinery	1.090
		236	Girls' & Children's Outerwear	1.090
		237	Fur Gds	1.090
		238	Misc Apparel & Accessories	1.090
		239	Misc Fabricated Textile Products	1.090
24	Lumber & Wood Products	241	Logging	1.080
		242	Sawmills & Planing Mills	1.080
		243	Millwork, Plywood & Structural Members	1.080
		244	Wood Containers	1.080
		245	Wood Bldgs & Mobile Homes	1.080
		249	Misc Wood Products	1.080
25	Furniture & Fixtures	251	Household Furniture	0.960
		252	Office Furniture	0.960

Table 20: Industry (SIC) Factors

2-digit SIC Code		3-digit SIC Code*	Short Title	SIC Factor
26	Paper & Allied Products	253	Public Bldg & Related Furniture	0.960
		254	Partitions & Fixtures	0.960
		259	Misc Furn & Fixtures	0.960
		261	Pulp Mills	1.110
		262	Paper Mills	1.110
		263	Paperboard Mills	1.110
		265	Paperboard Containers & Boxes	1.110
27	Printing & Publishing	267	Misc Converted Paper Products	1.110
		271	Newspapers	0.900
		272	Periodicals	0.900
		273	Books	0.900
		274	Misc Publishing	0.900
		275	Commercial Printing	0.900
		276	Manifold Business Forms	0.900
		277	Greeting Cards	0.900
		278	Blankbooks & Bookbinding	0.900
		279	Printing Trade Services	0.900
28	Chemicals & Allied Products	281	Industrial Inorganic Chemicals	1.160
		282	Plastics Materials & Synthetics	1.160
		283	Drugs	0.900
		284	Soaps, Cleaners, & Toilet Gds	1.160
		285	Paints & Allied Products	1.160
		286	Industrial Organic Chemicals	1.160
		287	Agricultural Chemicals	1.160
		289	Misc Chemical Products	1.160
29	Petroleum & Coal Products	291	Petroleum Refining	1.120
		295	Asphalt Paving & Roofing Materials	1.120
		299	Misc Petroleum & Coal Products	1.120
30	Rubber & Misc Plastics Products	301	Tires & Inner Tubes	1.050
		302	Rubber & Plastics Footwear	1.050
		305	Hose & Belting & Gaskets & Packing	1.050
		306	Fabricated Rubber Products, NEC	1.050
		308	Misc Plastics Products, NEC	1.050
31	Leather & Leather Products	311	Leather Tanning & Finishing	0.950
		313	Footwear Cut Stock	0.950
		314	Ftwear, Except Rubber	0.950
		315	Leather Gloves & Mittens	0.950
		316	Luggage	0.950
		317	Handbags & Personal Leather Gds	0.950
		319	Leather Gds, NEC	0.950
32	Stone, Clay, & Glass Products	321	Flat Glass	1.010
		322	Glass & Glassware, Pressed or Blown	1.010
		323	Products of Purchased Glass	1.010
		324	Cement, Hydraulic	1.010
		325	Structural Clay Products	1.010
		326	Pottery & Related Products	1.010
		327	Concrete, Gypsum, & Plaster Products	1.010
		328	Cut Stone & Stone Products	1.010

Table 20: Industry (SIC) Factors

2-digit SIC Code		3-digit SIC Code*	Short Title	SIC Factor
33	Primary Metal Industries	329	Asbestos Products	1.010
		329	Misc Nonmet Mineral Products	1.010
		331	Blast Furnace & Basic Steel Products	1.080
		332	Iron & Steel Foundries	1.080
		333	Primary Nonferrous Metals	1.080
		334	Secondary Nonferrous Metals	1.080
		335	Nonferrous Rolling & Drawing	1.080
		336	Nonferrous Foundries (Castings)	1.080
34	Fabricated Metal Products	339	Misc Primary Metal Products	1.080
		341	Metal Cans & Shipping Containers	0.990
		342	Cutlery, Handtools, & Hardware	0.990
		343	Plumbing & Heating, Except Electric	0.990
		344	Fabricated Structrl Metal Products	0.990
		345	Screw Machine Products, Bolts, Etc.	0.990
		346	Metal Forgings & Stampings	0.990
		347	Metal Services, NEC	0.990
35	Industrial Machinery & Equip	348	Ordnance & Accessories, NEC	0.990
		349	Misc Fabricated Metal Products	0.990
		351	Engines & Turbines	0.950
		352	Farm & Garden Machinery	0.950
		353	Construction & Related Machinery	0.950
		354	Metalworking Machinery	0.950
		355	Special Industry Machinery	0.950
		356	General Indus'l Machinery	0.950
36	Electronic & Other Electric Equip	357	Computer & Office Equip	0.950
		358	Refrigeration & Service Machinery	0.950
		359	Industrial Machinery, NEC	0.950
		361	Electric Distribtn Equip	0.910
		362	Electrical Industrial Apparatus	0.910
		363	Household Appliances	0.910
		364	Electric Lighting & Wiring Equip	0.910
		365	Hsehd Audio & Video Equip	0.910
37	Transportation Equip	366	Communications Equip	0.910
		367	Electronic Components & Accessories	0.910
		369	Misc Electrical Equip & Supplies	0.910
		371	Motor Vehicles & Equip	1.000
		372	Aircraft & Parts	1.000
		373	Ship & Boat Bldg & Repairing	1.000
		374	Railroad Equip	1.000
		375	Motorcycles, Bicycles, & Parts	1.000
38	Instruments & Related Products	376	Guided Missiles, Space Vehicles, Parts	1.000
		379	Misc Trans Equip	1.000
		381	Search & Navigation Equip	0.890
		382	Measuring & Controlling Devices	0.890
		384	Medical Instr & Supplies	0.890
		385	Ophthalmic Gds	0.890
		386	Photographic Equip & Supplies	0.890
		387	Watches, Clocks, Watchcases & Parts	0.890

Table 20: Industry (SIC) Factors

2-digit SIC Code		3-digit SIC Code*	Short Title	SIC Factor
39	Misc Mftg Industries	391	Jewelry, Silverware, & Plated Ware	0.890
		393	Musical Instruments	0.890
		394	Toys & Sporting Gds	0.890
		395	Pens, Pencils, Office, & Art Supplies	0.890
		396	Costume Jewelry & Notions	0.890
		399	Misc Manufactures	0.890
40	Railroad Transportation	401	Railroads	1.400
41	Local & Interurban Passenger Transit	411	Local & Suburban Transp	1.200
		412	Taxicabs	1.200
		413	Intercity & Rural Bus Transp	1.200
		414	Bus Charter Service	1.200
		415	School Buses	1.200
		417	Bus Terminal & Service Facilities	1.200
		421	Trucking & Courier Services, Ex Air	1.000
42	Trucking & Warehousing	422	Public Warehousing & Storage	1.000
		423	Trucking Terminal Facilities	1.000
		431	U.S. Postal Service	0.940
43	U.S. Postal Services	441	Deep Sea Foreign Transp of Freight	1.240
44	Water Transportation	442	Deep Sea Domestic Transp of Freight	1.240
		443	Freight Transp on the Great Lakes	1.240
		444	Water Transp of Freight, NEC	1.300
		448	Water Transp of Passengers	1.300
		449	Water Transp Services	1.300
		451	Air Transp, Scheduled	1.120
		452	Air Transp, Nonscheduled	1.120
45	Transportation by Air	458	Airports, Flying Fields, & Services	1.120
		461	Pipelines, Except Natural Gas	1.120
		472	Passenger Transp Arrangemt	0.990
46	Pipelines, Except Natural Gas Transportation Services	473	Freight Transp Arrangemt	0.990
		474	Rental of Railroad Cars	0.990
		478	Misc Transp Services	0.990
		481	Telephone Comm	0.930
		482	Telegraph & Other Comm	0.930
		483	Radio & TV Broadcasting	0.930
		484	Cable & Other Pay TV Services	0.930
47	Communications	489	Comm Services, NEC	0.930
		491	Electric Services	1.090
		492	Gas Productn & Distribtn	1.090
		493	Combination Utility Services	1.090
		494	Water Supply	1.090
		495	Sanitary Services	1.090
		496	Steam & Air-Conditioning Supply	1.090
48	Electric, Gas, & Sanitary Services	497	Irrigation Systems	1.090
		501	Motor Vehicles, Parts, & Supplies	1.000
		502	Furniture & Homefurnishings	1.000
		503	Lumber & Construction Materials	1.000
		504	Professional & Comm'l Equip	1.000
		505	Metals & Minerals, Ex Petroleum	1.000
49	Wholesale Trade- Durable Goods			

Table 20: Industry (SIC) Factors

2-digit SIC Code		3-digit SIC Code*	Short Title	SIC Factor
51	Wholesale Trade- Nondurable Nondurable Gds	506	Electrical Gds	1.000
		507	Hardware, Plumbing & Heating Equip	1.000
		508	Machinery, Equip, & Supplies	1.000
		509	Misc Durable Gds	1.000
		511	Paper & Paper Products	0.940
		512	Drugs, Proprietaries, & Sundries	0.940
		513	Apparel, Piece Gds, & Notions	0.940
		514	Groceries & Related Products	0.940
		515	Farm-Product Raw Materials	0.940
		516	Chemicals & Allied Products	0.940
		517	Petroleum & Petroleum Products	0.940
		518	Beer, Wine, & Distilled Bvrg	0.940
		519	Misc Nondurable Gds	0.940
52	Bldg Materials & Garden Supplies	521	Lumber & Other Bldg Materials	1.170
		523	Paint, Glass, & Wallpaper Stores	1.170
		525	Hardware Stores	1.170
		526	Retail Nurseries & Garden Stores	1.170
		527	Mobile Home Dealers	1.170
53	General Mdse Stores	531	Dept Stores	1.170
		533	Variety Stores	1.170
		539	Misc General Mdse Stores	1.170
54	Food Stores	541	Grocery Stores	1.170
		542	Meat & Fish Mkts	1.170
		543	Fruit & Veg Mkts	1.170
		544	Candy, Nut, & Confectionery Stores	1.170
		545	Dairy Products Stores	1.170
		546	Retail Bakeries	1.170
		549	Misc Food Stores	1.170
55	Automotive Dealers & Service Stations	551	New & Used Car Dealers	1.400
		552	Used Car Dealers	1.400
		553	Auto & Home Supply Stores	1.400
		554	Gasoline Service Stations	1.400
		555	Boat Dealers	1.400
		556	Recreational Vehicle Dealers	1.400
		557	Motorcycle Dealers	1.400
		559	Automotive Dealers, NEC	1.400
56	Apparel & Accessory Stores	561	Men's & Boys' Clothing Stores	1.170
		562	Women's Clothing Stores	1.170
		563	Women's Accessory & Specialty Stores	1.170
		564	Children's & Infants' Wear Stores	1.170
		565	Family Clothing Stores	1.170
		566	Shoe Stores	1.170
		569	Misc Apparel & Accessory Stores	1.170
57	Furniture & Homefurnishings Stores	571	Furniture & Homefurnishings Stores	1.170
		572	Household Appliance Stores	1.170
		573	Radio, TV, & Computer Stores	1.170
58	Eating & Drinking Places	581	Eating & Drinking Places	1.320
59	Misc Retail	591	Drug Stores & Proprietary Stores	1.170

Table 20: Industry (SIC) Factors

2-digit SIC Code		3-digit SIC Code*	Short Title	SIC Factor
60	Depository Institutions	592	Liquor Stores	1.170
		593	Used Mdse Stores	1.170
		594	Misc Shopping Gds Stores	1.170
		596	Nonstore Retailers	1.170
		598	Fuel Dealers	1.170
		599	Retail Stores, NEC	1.170
		601	Central Reserve Depositories	0.800
		602	Comm'l Banks	0.800
		603	Savings Institutions	0.800
		606	Credit Unions	0.800
61	Nondepository Institutions	608	Foreign Bank & Branches & Agencies	0.800
		609	Fcns Closely Related to Banking	0.800
		611	Federal & Fed-Sponsored Credit	0.920
		614	Personal Credit Institutions	0.920
		615	Business Credit Institutions	0.920
62	Security & Commodity Brokers	616	Mortgage Bankers & Brokers	0.920
		621	Security Brokers & Dealers	1.380
		622	Commodity Contracts Brokers, Dealers	1.380
		623	Security & Commodity Exchanges	1.380
63	Insurance Carriers	628	Security & Commodity Services	1.380
		631	Life Insurance	0.950
		632	Medical Service & Health Ins	0.950
		633	Fire, Marine, & Casualty Ins	0.950
		635	Surety Ins	0.950
		636	Title Ins	0.950
		637	Pension, Health, & Welfare Funds	0.950
		639	Ins Carriers, NEC	0.950
64	Ins Agents, Brokers, & Service	641	Ins Agents, Brokers, & Service	0.850
65	Real Estate	651	Real Estate Operators & Lessors	0.890
		653	Real Estate Agents & Mgrs	0.890
		654	Title Abstract Offices	0.890
		655	Subdividers & Developers	0.890
		671	Holding Offices	0.930
67	Holding & Other Investment Offices	672	Investment Offices	0.930
		673	Trusts	0.930
		679	Misc Investing	0.930
		701	Hotels & Motels	0.840
70	Hotels & Other Lodging Places	702	Rooming & Boarding Houses	0.840
		703	Camps & Rec'l Vehicle Parts	0.840
		704	Membership-Basis Org Hotels	0.840
		721	Laundry, Cleaning, & Garment Services	0.970
72	Personal Services	722	Photographic Studios, Portrait	0.970
		723	Beauty Shops	0.970
		724	Barber Shops	0.970
		725	Shoe Repair & Shoeshine Parlors	0.970
		726	Funeral Service & Crematories	0.970
		729	Misc Personal Services	0.970
		731	Advertising	0.900
73	Business Services			

Table 20: Industry (SIC) Factors

2-digit SIC Code		3-digit SIC Code*	Short Title	SIC Factor
75	Auto Repair, Services, & Parking	732	Credit Reporting & Collection	1.050
		733	Mailing, Reproduction, Stenographic	1.050
		734	Services to Bldgs	1.050
		735	Misc Equip Rental & Leasing	1.050
		736	Personnel Supply Services	1.050
		737	Computer & DP Services	0.790
		738	Detective, Guard, and Armored Car Services	1.050
		738	Misc Business Services	1.000
		751	Automotive Rentals, No Drivers	1.010
		752	Automobile Parking	1.010
76	Misc Repair Services	753	Automotive Repair Shops	1.010
		754	Automotive Services, Ex Repair	1.010
		762	Electrical Repair Shops	0.980
		763	Watch, Clock, & Jewelry Repair	0.980
78	Motion Pictures	764	Reupholstery & Furniture Repair	0.980
		769	Misc Repair Shops	0.980
		781	Motion Picture Production & Services	0.940
		782	Motion Picture Distribution & Services	0.940
79	Amusement & Recreation Services	783	Motion Picture Theaters	0.940
		784	Video Tape Rental	0.940
		791	Dance Studios, Schools, & Halls	0.940
		792	Producers, Orchestras, Entertainers	0.940
		793	Bowling Ctrs	0.940
		794	Comm'l Sports	0.940
80	Health Services	799	Misc Amusement, Recreation Services	0.940
		8000	Doc-Dermatology	1.270
		8001	Doc-Emergency Medicine	1.700
		8002	Doc-Family Practice	1.270
		8003	Doc-Internal Medicine	1.270
		8004	Doc-Neurology	1.700
		8005	Doc-Oncology	1.700
		8006	Doc-Otolaryngology	1.900
		8007	Doc-Plastic Surgery	1.270
		8008	Doc-Urology	1.900
		8010	Doc-Anesthesiology MD	1.900
		8011	Doc-All Other Medical MD	1.500
		8012	Doc-Cardiology	1.270
		8013	Doc-GYN (No OB) MD	1.700
		8014	Doc-OB-GYN MD	1.900
		8015	Doc-Orthopedic and Sports Medi	1.700
		8016	Doc-Pediatrics MD	1.270
		8017	Doc-Physical Med & Rehab MD	1.270
		8018	Doc-Radiology MD	1.270
		8019	Doc-Surgery-Neurological MD	1.700
		8020	Doc-Surgery-Other MD	1.500
		8021	Doc-Dentists	1.500
		8022	Doc-Dental Surgeons	1.500
		8023	Doc-Orthodontists	1.500

Table 20: Industry (SIC) Factors

2-digit SIC Code		3-digit SIC Code*	Short Title	SIC Factor
		8030	Doc-Anesthesiology DO	1.900
		8031	Doc-All other Osteopaths	1.500
		8032	Doc-Cardiology DO	1.270
		8033	Doc-GYN (No OB) DO	1.700
		8034	Doc-OB-GYN DO	1.900
		8035	Doc-Orthopdc & Sports Med DO	1.700
		8036	Doc-Pediatrics DO	1.270
		8037	Doc-Physical Med & Rehab DO	1.270
		8038	Doc-Radiology DO	1.270
		8039	Doc-Surgery-Neurological DO	1.700
		8040	Doc-Surgery-Other DO	1.500
		8041	Doc-Chiropractors	1.400
		8042	Doc-Optometrists	1.400
		8043	Doc-Podiatrists	1.400
		8045	Doc-Ophthalmology	1.400
		8045	Doc-Psychiatry	1.400
		8046	Doc-Occupational Therapists	1.400
		8047	Doc-Psychologists	1.400
		8048	Doc-Psychotherapists	1.400
		8049	Doc-Health Practitioner	1.400
		805	Nursing & Personal Care Facilities	1.200
		806	Hospitals	1.300
		807	Medical & Dental Labs	1.220
		808	Home Health Care Services	1.250
		809	Health & Allied Services, NEC	1.180
81	Legal Services	811	Legal Services	1.000
82	Educational Services	821	Elementary & Secondary Schools	0.750
		822	Colleges & Universities	0.750
		823	Libraries	0.750
		824	Vocational Schools	0.750
		829	Schools & Educational Services, NEC	0.750
83	Social Services	832	Individual & Family Services	1.130
		833	Job Training & Related Services	1.130
		835	Child Day Care Services	1.130
		836	Residential Care	1.130
		839	Social Services, NEC	1.130
84	Museums, Botanical, Zoological Gardens	841	Museums & Art Galleries	0.940
		842	Botanical & Zoological Gardens	0.940
86	Membership Organizations	861	Business Assns	0.850
		862	Professional Org	0.850
		863	Labor Org	0.850
		864	Civic & Social Assns	0.850
		865	Political Org	0.850
		866	Religious Org	0.850
		869	Membership Org, NEC	0.850
87	Engineering & Mgmt Services	871	Engineering & Architectural Services	0.770
		872	Acctg, Auditing, & Bookkeeping	0.770
		873	Research & Testing Services	0.810

Table 20: Industry (SIC) Factors

2-digit SIC Code		3-digit SIC Code*	Short Title	SIC Factor
		874	Mgmt & Public Relations	0.860
88	Private Households	881	Private Households	1.610
89	Services, NEC	899	Services, NEC	1.040
91	Executive, Legislative, & General	911	Executive Offices	1.000
		912	Legislative Bodies	1.000
		913	Executive & Legislative Combined	1.000
		919	General Govt, NEC	1.000
92	Justice, Public Order, & Safety	921	Courts	1.120
		922	Public Order & Safety	1.120
93	Finance, Taxation, & Monetary Policy	931	Finance, Taxation, & Monetary Policy	1.000
94	Adm Of Human Resources	941	Adm of Educational Programs	1.000
		943	Adm of Public Health Programs	1.000
		944	Adm of Social & Manpower Programs	1.000
		945	Adm of Veterans' Affairs	1.000
95	Environmental Quality & Housing	951	Environmental Quality	1.000
		953	Housing & Urban Developmt	1.000
96	Adm of Economic Programs	961	Adm of General Econ Programs	1.000
		962	Regulation, Adm of Transportation	1.000
		963	Regulation, Adm of Utilities	1.000
		964	Regulation of Agricultural Mktg	1.000
		965	Regulation of Misc Comm'l Sectors	1.000
		966	Space Research & Technology	1.000
97	National Security & Intl Affairs	971	National Security	1.120
		972	Intl Affairs	1.120
99	Nonclassifiable Establishments	999	Nonclassifiable Establishments	1.500

* Doctor and Dentist groups in the 800 - 804 3-digit SIC range use 4-digit SIC codes

Table 21: Area & Salary Relativity Factors				
Zip Index*	State Code	Area	Area Factor	Salary Relativity
54	AK	Alaska	1.000	1.060
1	AL	Alabama	1.100	0.830
75	AL	Birmingham MSA	1.050	0.890
3	AR	Arkansas	1.000	0.790
2	AZ	Arizona	0.900	0.860
95	AZ	Phoenix-Mesa MSA	0.900	0.920
4	CA	California	0.900	1.000
90	CA	San Francisco PMSA	0.850	1.260
91	CA	Oakland PMSA	0.850	1.170
92	CA	San Jose PMSA	0.850	1.250
93	CA	San Diego MSA	0.900	1.050
94	CA	Los Angeles-Long Beach PMSA	0.970	1.060
97	CA	Orange County PMSA	0.950	1.070
5	CO	Colorado	0.880	0.950
88	CO	Denver PMSA	0.820	1.040
6	CT	Connecticut	0.790	1.060
60	CT	Other PMSA's surrounding NYC (CT)	0.850	1.170
8	DC	Washington DC PMSA	0.880	1.130
7	DE	Delaware	0.930	1.000
9	FL	Florida	0.900	0.920
77	FL	Orlando MSA	0.870	0.910
78	FL	Miami MSA	0.870	0.960
10	GA	Georgia	1.080	0.820
70	GA	Atlanta MSA	1.000	0.960
52	HI	Hawaii	1.050	0.990
14	IA	Iowa	0.850	0.860
11	ID	Idaho	0.890	0.840
12	IL	Illinois	0.850	0.920
80	IL	Chicago PMSA	0.800	1.080
13	IN	Indiana	0.830	0.870
82	IN	Indianapolis MSA	0.830	0.960
15	KS	Kansas	0.820	0.820
16	KY	Kentucky	0.980	0.850
17	LA	Louisiana	1.150	0.800
76	LA	New Orleans MSA	1.150	0.880
20	MA	Massachusetts	0.820	1.040
55	MA	Boston PMSA	0.750	1.170
19	MD	Maryland	0.950	0.900
67	MD	Baltimore PMSA	0.950	1.010
18	ME	Maine	0.820	0.870
21	MI	Michigan	0.900	0.940
81	MI	Detroit PMSA	1.000	1.080
22	MN	Minnesota	0.850	0.870
83	MN	Minneapolis-St. Paul MSA	0.800	1.070
24	MO	Missouri	0.875	0.880
84	MO	St. Louis MSA	0.820	0.980
23	MS	Mississippi	1.100	0.790
25	MT	Montana	0.890	0.800
32	NC	North Carolina	1.100	0.850
71	NC	Charlotte MSA	1.000	0.960
72	NC	Raleigh-Durham-Chapel Hill MSA	1.100	0.930
73	NC	Greensboro-Winston-Salem MSA	1.100	0.900

Table 21: Area & Salary Relativity Factors				
Zip Index*	State Code	Area	Area Factor	Salary Relativity
74	NC	Greenville-Spartanburg-Anderson MSA	1.100	0.870
33	ND	North Dakota	0.800	0.830
26	NE	Nebraska	0.800	0.850
28	NH	New Hampshire	0.820	0.960
29	NJ	New Jersey	0.950	1.060
56	NJ	Bergen-Passaic PMSA	0.900	1.110
57	NJ	Middlesex-Somerset-Hunterdon PMSA	0.900	1.110
59	NJ	Newark PMSA	0.900	1.140
62	NJ	Other PMSA's surrounding NYC (NJ)	0.850	1.140
65	NJ	Philadelphia PMSA (NJ)	0.900	1.050
30	NM	New Mexico	0.900	0.860
27	NV	Nevada	0.950	0.960
31	NY	New York	0.860	0.930
58	NY	Nassau-Suffolk PMSA	0.800	1.130
61	NY	Other PMSA's surrounding NYC (NY)	0.800	1.020
98	NY	NYC PMSA	0.760	1.200
34	OH	Ohio	0.900	0.920
79	OH	Cleveland PMSA	0.800	0.990
96	OH	Cincinnati PMSA	0.800	0.980
35	OK	Oklahoma	0.875	0.810
36	OR	Oregon	0.850	0.970
37	PA	Pennsylvania	0.930	0.880
63	PA	Other PMSA's surrounding NYC (PA)	0.900	1.020
64	PA	Philadelphia PMSA (PA)	0.880	1.050
66	PA	Pittsburgh MSA	0.890	0.930
53	PR	Puerto Rico	1.100	0.590
38	RI	Rhode Island	0.790	1.000
39	SC	South Carolina	1.100	0.840
40	SD	South Dakota	0.820	0.790
41	TN	Tennessee	1.000	0.800
68	TN	Memphis MSA	1.000	0.900
69	TN	Nashville MSA	1.000	0.900
42	TX	Texas	0.900	0.850
85	TX	Dallas PMSA	0.850	0.980
86	TX	San Antonio MSA	0.900	0.840
87	TX	Houston PMSA	0.850	0.960
43	UT	Utah	0.850	0.890
45	VA	Virginia	0.950	0.900
44	VT	Vermont	0.790	0.920
46	WA	Washington	0.820	0.980
89	WA	Seattle-Bellevue-Everett PMSA	0.820	1.140
48	WI	Wisconsin	0.820	0.940
47	WV	West Virginia	1.125	0.790
49	WY	Wyoming	0.890	0.860
99		Unknown	1.100	1.000

* Zip Index is determined based upon actual 5-digit zip code

Table 22: Mental Illness, Substance Abuse and Special Conditions Limitations - multiply the appropriate factor(s) from the table(s) below:

RBD, SSNRA and 65/5/70 Benefit Periods – Per Lifetime Factors				
Option Description	Self-Reported Conditions	Special Conditions	Mental Illness	Substance Abuse
Full Coverage	1.000	1.000	1.150	1.000
1 Yr Limit*	0.980	0.970	0.970	0.960
2 Yr Limit**	0.990	0.980	1.000	0.970
None	0.950	0.950	0.950	0.950
Per-Occurrence contracts: add 0.005 to the 1 Yr Limit and 2 Yr Limit Factors shown above subject to a maximum Factor of 1.00.				

3 Yr and 5 Yr Benefit Periods – Per Lifetime Factors				
Option Description	Self-Reported Conditions	Special Conditions	Mental Illness	Substance Abuse
Full Coverage	1.000	1.000	1.150	1.000
1 Yr Limit	0.995	0.985	0.980	0.970
2 Yr Limit	1.000	0.995	1.000	0.980
None	0.950	0.950	0.950	0.950
Per-Occurrence contracts: add 0.005 to the 1 Yr Limit and 2 Yr Limit Factors shown above subject to a maximum Factor of 1.00.				

2-Yr Benefit Periods – Per Lifetime Factors				
Option Description	Self-Reported Conditions	Special Conditions	Mental Illness	Substance Abuse
Full Coverage	1.000	1.000	1.000	1.000
1 Yr Limit	1.000	1.000	1.000	1.000
2 Yr Limit	1.000	1.000	1.000	1.000
None	0.950	0.950	0.950	0.950

* If the Policy Limitation is a separate limit by diagnosis, then add 0.010 to the factors in the table.

** If the Policy Limitation is a separate limit by diagnosis, then add 0.005 to the factors in the table.

Table 23: Pre-Existing Condition Factors - Traditional*

Option Description	Part'n % >= 50%		Part'n % < 50%	
	No Prior Coverage	Prior Coverage	No Prior Coverage	Prior Coverage
6/24	0.950	0.990	0.910	0.950
12/24	0.950	0.990	0.910	0.950
6/12/24	0.960	0.990	0.920	0.960
12/12/24	0.960	0.990	0.920	0.960
12/6/24	0.960	0.990	0.920	0.960
12/12	0.970	0.990	0.930	0.970
6/12	0.980	0.990	0.940	0.980
6/6/12	0.990	1.000	0.950	0.990
3/12	0.990	1.000	0.950	0.990
3/6/12	0.995	1.005	0.955	0.995
3/3/12	1.000	1.010	0.960	1.000
3/6	1.010	1.010	0.970	1.010
3/3/6	1.020	1.010	0.980	1.015
30/5	1.030	1.020	1.040	1.025
None	1.040	1.025	1.050	1.035

Table 23: Pre-Existing Condition Factors - NY & SD*

Option Description	Part'n % >= 50%		Part'n % < 50%	
	No Prior Coverage	Prior Coverage	No Prior Coverage	Prior Coverage
6/24	0.974	1.015	0.933	0.974
12/24	0.974	1.015	0.933	0.974
6/12/24	0.982	1.013	0.941	0.982
12/12/24	0.982	1.013	0.941	0.982
12/6/24	0.982	1.013	0.941	0.982
12/12	0.990	1.010	0.949	0.990
6/12	0.998	1.008	0.957	0.998
6/6/12	1.006	1.016	0.965	1.006
3/12	1.006	1.016	0.965	1.006
3/6/12	1.009	1.019	0.968	1.009
3/3/12	1.012	1.022	0.972	1.012
3/6	1.020	1.020	0.980	1.020
3/3/6	1.028	1.018	0.988	1.023
30/5	1.036	1.021	1.046	1.026
None	1.040	1.025	1.050	1.035

* If the Policy includes "Prudent Person" language, then multiply the factor selected from the table above by 0.995.

Table 24: Contributory Factors

Contributory?	Case Size	Factor
Yes	All	1.02
No	500+	1.00
No	100-499	0.97
No	10-99	0.90

Table 25: Participation Factors			
Participation % Range	Census Type		
	Actual	Eligible	
0-4%	2.46	2.46	
5-9%	2.24	2.24	
10-14%	2.04	2.04	
15-19%	1.86	1.86	
20-24%	1.70	1.70	
25-29%	1.56	1.56	
30-34%	1.48	1.48	
35-39%	1.41	1.41	
40-44%	1.37	1.37	
45-49%	1.34	1.34	
50-54%	1.31	1.31	
55-59%	1.28	1.28	
60-64%	1.25	1.25	
65-69%	1.22	1.22	
70-74%	1.19	1.19	
75-79%	1.16	1.16	
80-84%	1.14	1.14	
85-89%	1.12	1.12	
90-94%	1.10	1.10	
95-99%	1.08	1.08	
100%	1.00	1.00	Contributory
100%	0.95	0.95	NonContributory

Table 26: Definition of Disability (DOD) Factor

Definition Of Disability	Residual	Partial	Total
Any Occupation (Any Occ)	0.950	0.912	0.889
12 month Own Occupation	0.975	0.936	0.913
24 month Own Occupation	1.000	0.960	0.936
36 month Own Occupation	1.050	1.008	0.983
60 month Own Occupation	1.080	1.037	1.011
Extended Own Occupation	1.150	1.104	1.076

Own Occ/Any Occ Earnings Test	Factor
60/60%	0.970
80/60%	1.000
80/80%	1.030

1. Except for the Any Occ DOD, if the Policy includes "Reasonable Employment Option" language in the Your Occupation (Your Occ) portion of the Definition of Disability, then multiply the factor selected from the table above by 0.995.

2. An Optional Specialty Own Occupation Definition of Disability is available. Under this Definition of Disability, an insured will be deemed disabled if they cannot perform the material duties of their professional Specialty. The determination of a Specialty Own Occupation is described in the filed contract language.

The table below contains the loads to the factors above for the Specialty Own Occupation definition relative to a standard Own Occupation definition:

Specialty Own Occ Period	Specialty Own Occ Factors		
	Physicians [SIC 80xx]	Attorneys [SIC 8111]	Other Professions
12 Months	1.02	1.03	1.04
24 Months	1.04	1.06	1.08
36 Months	1.06	1.09	1.12
60 Months	1.08	1.12	1.16
Extended	1.11	1.16	1.21

3. If the Definition of Disability in the Policy specifies "80% Own Occ/ADL after the Own Occ Period", then multiply by 1.00 for Maximum LTD Benefit Periods of 1, 2 or 3 years; 0.75 for Maximum LTD Benefit Periods of 4 or 5 years; or 0.60 for All Other Maximum LTD Benefit Periods.

Table 27: Rate Guarantee (RG) Factors

Rate Guarantee Period (Months)	Factors	
	Standard	Preferred
12	0.99	0.99
24	1.00	1.00
36	1.04	1.01

1) If a Voluntary LTD Plan, Buy-up, or Case Size \geq 300 lives (at the Policy level), then Standard;

2) If the Employer Contribution = 100% (Non-Contributory), Base Benefit % \leq 60%, Own Occ Period \leq 24 months, White Collar % (Occ Code A) \geq 80%, Maximum Benefit \leq \$10,000, COLA % = 0%, Plan Design Integration = Family, EP \geq 90 days, and the Mental/Nervous Limitation Period \leq 2 years, then Preferred;

3) Else, Standard.

Table 28: Class Maximum Benefit Factors

Class Maximum Benefit Range	Factor
< \$7,500	0.925
7,500 - 9,999	0.930
10,000 - 12,499	0.935
12,500 - 14,999	0.970
15,000 - 17,499	1.015
17,500 - 19,999	1.070
\$20,000+	1.110

Table 29: Case Size Factors	
Case Size Range*	Factor
< 10	1.15
10-24	1.00
25-49	0.95
50-74	0.96
75-99	0.97
100-299	0.99
300-499	1.00
500-999	1.04
1,000+	1.08

* # of Eligible Lives at the Case level

Table 30: Conversion Policy Factor

Conversion	Factor
No	1.000
Yes	1.025

Table 31: Other Optional Benefit Rate Factors

Workplace Modification Benefit	
Benefit	Factor
<= \$2,000	1.0000
5,000	1.0050
10,000	1.0100
15,000	1.0150
20,000	1.0175
25,000	1.0200

Lump Sum Survivor Benefit				
	3 Months	6 Months	12 Months	24 Months
Gross Benefit	1.020	1.040	1.080	1.160
Net Benefit	1.015	1.030	1.060	1.120

Indexation Benefit	
Indexation applies to:	Factor
Partial Benefits Only	1.010
Earnings Test Only	1.015
Partial Benefits & Earnings Test	1.025

Education Benefit*
adjustment factor = $1 + [0.012 * (\text{units}/100)]$
*Eligible Student is each Unmarried Child up to age 26.

Extended Care Benefit
adjustment factor = 1.05

Dependent Care Benefit
adjustment factor = 1.05

Table 31: Other Optional Benefit Rate Factors

Work Incentive Benefit	
WIB Duration	Factor
None	0.985
12 Months	1.000
24 Months	1.025
Unlimited	1.050

Catastrophic Disability Benefit		
Ben %	Max Ben	Factor
10%	\$2,000	1.02
20%	\$5,000	1.04

Spouse Catastrophic Disability Benefit*	
Monthly Spouse NCCs per \$100 Monthly Income	
Age	Rate
< 30	\$0.027
30 - 34	0.028
35 - 39	0.033
40 - 44	0.039
45 - 49	0.058
50 - 54	0.086
55 - 59	0.142
60 - 64	0.260
65+	0.592
*Plan = 90 Day EP, 2 YrRBD with 3-12 Pre-ex	

Table 32: Pricing Expenses

Standard Commission Scale			
Annual Premium Range		Commission %	Σ (Annual Commissions)
\$0	\$15,000	15.0%	\$2,250.00
15,000	25,000	10.0%	3,250.00
25,000	50,000	5.0%	4,500.00
> 50,000		1.0%	4,500.01+
VLTD Plans		20.0%	Level

Other Expenses	
# Covered Lives (Min)	[% of Street Premium]
0	12.5%
50	12.0%
100	11.5%
250	11.0%
500	10.5%
1,000	10.0%
2,000	9.0%

Administration Expenses	
Annual Premium	[% of Street Premium]
\$0	7.80%
5,001	5.30%
10,001	4.80%
200,001	4.30%
250,001	4.10%

Profit Margin	2.0%
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Table 33: Premium Tax Rates by State

ST	State	Premium Tax %
AK	Alaska	2.700%
AL	Alabama	1.600%
AR	Arkansas	2.500%
AZ	Arizona	2.000%
CA	California	2.350%
CO	Colorado	2.000%
CT	Connecticut	1.750%
DC	District Of Columbia	1.700%
DE	Delaware	2.000%
FL	Florida	1.750%
GA	Georgia	2.250%
HI	Hawaii	4.265%
IA	Iowa	1.000%
ID	Idaho	1.500%
IL	Illinois	0.400%
IN	Indiana	1.300%
KS	Kansas	2.000%
KY	Kentucky	5.000%
LA	Louisiana	2.250%
MA	Massachusetts	2.000%
MD	Maryland	2.000%
ME	Maine	2.000%
MI	Michigan	1.250%
MN	Minnesota	2.000%
MO	Missouri	2.000%
MS	Mississippi	3.000%
MT	Montana	2.750%

ST	State	Premium Tax %
NC	North Carolina	1.900%
ND	North Dakota	1.750%
NE	Nebraska	0.500%
NH	New Hampshire	2.000%
NJ	New Jersey	1.050%
NM	New Mexico	3.003%
NV	Nevada	3.500%
NY	New York	2.000%
OH	Ohio	1.400%
OK	Oklahoma	2.250%
OR	Oregon	0.000%
PA	Pennsylvania	2.000%
PR	Puerto Rico	4.000%
RI	Rhode Island	2.000%
SC	South Carolina	1.250%
SD	South Dakota	2.500%
TN	Tennessee	1.750%
TX	Texas	1.750%
UT	Utah	2.250%
VA	Virginia	2.250%
VB	Virgin Island (British)	0.000%
VI	Virgin Islands (U.S.)	5.000%
VT	Vermont	2.000%
WA	Washington	2.000%
WI	Wisconsin	0.000%
WV	West Virginia	3.000%
WY	Wyoming	0.750%

Table 34. Pricing Interest Rate Factors

LTD Rate Manual Interest Rate Factor Table	
Pricing Interest Rate*	Factor
2.50%	1.0803
2.75%	1.0635
3.00%	1.0469
3.25%	1.0308
3.50%	1.0150
3.75%	1.0000
4.00%	0.9852
4.25%	0.9707
4.50%	0.9564
4.75%	0.9435
5.00%	0.9308
5.25%	0.9173
5.50%	0.9041
5.75%	0.8927
6.00%	0.8815
6.25%	0.8701
6.50%	0.8589
6.75%	0.8480
7.00%	0.8373
7.25%	0.8269
7.50%	0.8167
7.75%	0.8074
8.00%	0.7982
* Current Pricing Interest Rate used to develop Net Claim Costs [Effective Interest Rate is 3.75%]	

Small Group LTD Rates

Table 1SG: Small Group LTD Base Rates per \$100 Covered Monthly Payroll (CMP)

Attained Age Band	50% Benefit Plan						60% Benefit Plan					
	SSNRA		5Year/RBD		2 Year/RBD		SSNRA		5Year/RBD		2 Year/RBD	
	90 Day	180 Day	90 Day	180 Day	90 Day	180 Day	90 Day	180 Day	90 Day	180 Day	90 Day	180 Day
< 25	0.10	0.08	0.06	0.05	0.05	0.03	0.12	0.10	0.08	0.06	0.06	0.04
25-29	0.17	0.16	0.10	0.08	0.07	0.06	0.21	0.19	0.12	0.10	0.09	0.07
30-34	0.32	0.29	0.17	0.14	0.12	0.09	0.38	0.34	0.20	0.16	0.15	0.11
35-39	0.49	0.45	0.24	0.20	0.16	0.12	0.59	0.54	0.29	0.24	0.19	0.15
40-44	0.65	0.58	0.32	0.27	0.20	0.16	0.77	0.70	0.38	0.32	0.24	0.19
45-49	0.97	0.89	0.49	0.43	0.29	0.24	1.16	1.06	0.58	0.51	0.35	0.29
50-54	1.32	1.21	0.74	0.66	0.43	0.36	1.58	1.45	0.89	0.79	0.51	0.43
55-59	1.56	1.40	1.12	1.00	0.62	0.53	1.87	1.68	1.34	1.20	0.75	0.64
60-64	2.04	1.85	2.04	1.85	1.43	1.26	2.45	2.22	2.45	2.22	1.72	1.51
65-69	2.48	2.20	2.48	2.20	2.48	2.20	2.97	2.64	2.97	2.64	2.97	2.64
70-74	2.48	2.20	2.48	2.20	2.48	2.20	2.97	2.64	2.97	2.64	2.97	2.64
75-79	2.48	2.20	2.48	2.20	2.48	2.20	2.97	2.64	2.97	2.64	2.97	2.64
80-84	2.48	2.20	2.48	2.20	2.48	2.20	2.97	2.64	2.97	2.64	2.97	2.64
85+	2.48	2.20	2.48	2.20	2.48	2.20	2.97	2.64	2.97	2.64	2.97	2.64

Table 2SG: Small Group Plan Eligibility by Industry Class

SIC Class	Plan Eligibility by Industry Class					
	SSNRA		5Year/RBD		2 Year/RBD	
	90 Day	180 Day	90 Day	180 Day	90 Day	180 Day
S = Standard	Yes	Yes	Yes	Yes	Yes	Yes
N = Nonstandard	No	No	Yes	Yes	Yes	Yes
E = Exception	No	No	No	No	No	Yes

Table 3SG: Small Group Business Overhead Expense (BOE) Factors

BOE Benefit	BOE Factor
No	1.00
Yes	1.10

Table 4SG: Small Group Standard Industry Classification (SIC) Code Table

SIC 3-Digit		SIC 4-Digit		LTD	LTD	Industry Description
Low	High	Low	High	Class	Factor	
10	73	100	739	E	1.40	Agriculture, Forestry & Fishing
74	74	740	749	S	1.20	Veterinary Services
75	99	750	999	E	1.40	Agriculture, Forestry & Fishing
100	149	1000	1499	E	1.60	Mining
150	159	1500	1599	S	1.40	Residential Construction
160	169	1600	1699	S	1.40	Heavy Construction
170	179	1700	1799	S	1.20	Special Trade Contractors
180	199	1800	1999	E	2.00	Invalid SIC Codes
200	209	2000	2099	N	1.00	Food Products
210	219	2100	2199	N	1.40	Tobacco Products
220	229	2200	2299	N	1.20	Textile Mill Products
230	239	2300	2399	N	1.20	Apparel & Related Products
240	242	2400	2429	E	1.20	Logging Camps & Sawmills
243	249	2430	2499	S	1.20	Lumber & Wood Products
250	259	2500	2599	S	1.40	Furniture & Fixtures
260	263	2600	2639	E	1.40	Pulp & Paper Mills
264	269	2640	2699	S	1.40	Paper & Allied Products
270	279	2700	2799	S	1.00	Printing & Publishing
280	282	2800	2829	S	1.20	Chemicals & Allied Products
283	283	2830	2839	S	1.00	Drugs
284	288	2840	2889	S	1.20	Chemicals & Allied Products
289	289	2890	2899	E	1.20	Explosives & Related Products
290	299	2900	2999	S	1.20	Petroleum Refining & Related Products
300	309	3000	3099	S	1.40	Rubber & Plastic Products
310	319	3100	3199	S	1.00	Leather Products
320	328	3200	3289	S	1.20	Stone, Clay, Glass & Concrete Products
329	329	3290	3299	E	1.20	Asbestos & Abrasive Products
330	339	3300	3399	N	1.20	Primary Metal Industries
340	347	3400	3479	S	1.20	Fabricated Metal Products
348	349	3480	3499	S	1.20	Ammunition & Related Products
350	359	3500	3599	S	1.00	Industrial Machinery
360	369	3600	3699	S	1.00	Electric & Electronic Equipment
370	379	3700	3799	S	1.20	Transportation Equipment
380	389	3800	3899	S	1.00	Measuring Instruments
390	399	3900	3999	S	1.00	Misc. Manufacturing
400	409	4000	4099	E	1.80	Railroads
410	419	4100	4199	E	1.60	Local Transportation
420	429	4200	4299	N	1.40	Trucking & Warehousing
430	439	4300	4399	E	1.40	Post Office
440	449	4400	4499	E	1.80	Water Transportation
450	459	4500	4599	E	1.60	Air Transportation
460	469	4600	4699	N	1.60	Pipelines except Natural Gas
470	479	4700	4799	S	1.00	Transportation Services
480	489	4800	4899	S	0.80	Communications
490	499	4900	4999	S	1.20	Electric, Gas & Sanitary Services
500	509	5000	5099	S	1.00	Wholesale Trade - Durables
510	519	5100	5199	S	1.00	Wholesale Trade - NonDurables
520	529	5200	5299	S	1.20	Retail - Building Materials
530	539	5300	5399	S	1.20	Retail - General Merchandise
540	549	5400	5499	S	1.20	Retail - Food Stores
550	559	5500	5599	S	1.20	Retail - Auto Dealers & Gas Stations
560	569	5600	5699	S	1.20	Retail - Apparel & Accessories
570	579	5700	5799	S	1.20	Retail - Home Furnishings
580	589	5800	5899	N	1.20	Retail - Eating & Drinking Places
590	599	5900	5999	N	1.20	Retail - Other

Table 4: SIC Table

SIC 3-Digit		SIC 4-Digit		LTD	LTD	Industry Description
Low	High	Low	High	Class	Factor	
600	609	6000	6099	S	0.80	Banking
610	619	6100	6199	S	0.80	Credit Institutions
620	629	6200	6299	S	1.20	Security Brokers
630	639	6300	6399	S	1.00	Insurance Carriers
640	649	6400	6499	S	0.80	Insurance Agents & Brokers
650	659	6500	6599	S	1.00	Real Estate
660	669	6600	6699	E	2.00	Invalid SIC Codes
670	679	6700	6799	S	0.80	Holding & Investment Offices
680	699	6800	6999	E	2.00	Invalid SIC Codes
700	709	7000	7099	N	1.00	Hotels & Lodging Places
710	719	7100	7199	E	2.00	Invalid SIC Codes
720	721	7200	7219	N	1.00	Other Personal Services
722	722	7220	7229	S	1.00	Photography, Funeral & Other Professional Services
723	725	7230	7259	N	1.00	Other Personal Services
726	729	7260	7299	S	1.00	Photography, Funeral & Other Professional Services
730	731	7300	7319	S	0.80	Advertising Services
732	736	7320	7369	S	1.00	Other Business Services
737	737	7370	7379	S	0.80	Computer & Related Services
738	739	7380	7399	S	1.00	Other Business Services
740	749	7400	7499	E	2.00	Invalid SIC Codes
750	759	7500	7599	S	1.20	Auto Repair & Parking
760	769	7600	7699	S	1.20	Miscellaneous Repair Services
770	779	7700	7799	E	2.00	Invalid SIC Codes
780	789	7800	7899	N	1.00	Motion Picture & Related Services
790	799	7900	7999	N	1.00	Amusement Services
800	804	8000	8049	S	1.20	Doctors & Dentists
805	805	8050	8059	S	1.40	Nursing & Personal Care
806	806	8060	8069	S	1.40	Hospitals
807	807	8070	8079	S	1.40	Medical & Dental Labs
808	808	8080	8089	S	1.40	Home Health Care Services
809	809	8090	8099	S	1.40	Other Health Services
810	819	8100	8199	S	1.00	Legal Services
820	821	8200	8219	S	0.80	Elementary Schools
822	822	8220	8229	S	0.80	Colleges
823	829	8230	8299	S	0.80	Other Education Services
830	839	8300	8399	S	1.20	Social Services
840	849	8400	8499	S	1.00	Museums & Gardens
850	859	8500	8599	E	2.00	Invalid SIC Codes
860	862	8600	8629	S	0.80	Business & Professional Organizations
863	863	8630	8639	E	1.20	Labor Organizations
864	869	8640	8699	N	1.00	All Other Organizations
870	871	8700	8719	S	0.80	Engineering & Related Services
872	872	8720	8729	S	0.80	Accounting & Related Services
873	873	8730	8739	S	0.80	Research & Testing Services
874	879	8740	8799	S	0.80	Management & Business Consulting Services
880	889	8800	8899	E	2.00	Private Households
890	899	8900	8999	N	1.20	Other Miscellaneous Services
900	909	9000	9099	E	2.00	Invalid SIC Codes
910	919	9100	9199	S	1.00	Municipal Services
920	979	9200	9799	N	1.20	Other Government Services
980	989	9800	9899	E	2.00	Invalid SIC Codes
990	999	9900	9999	E	1.80	Nonclassified Establishments

Small Group LTD Benefit Plan

Benefit Feature	Available Options
Percentage of Salary	50% or 60%
Minimum Monthly Benefit	\$100 or 10% of Gross Benefit
Maximum Monthly Benefit	\$1,000-\$6,000 (in \$1,000 increments)
Definition of Earnings for Percentage of Salary Benefit	Base salary plus commissions
Guaranteed Issue	Yes - All amounts
Maximum Benefit Period Options	SSNRA, 5YR/RBD, or 2 YR/RBD (Eligibility varies by industry classification)
Elimination Period Options	90 or 180 days
Definition of Disability	2 Year Own Occ with Residual
Maternity	Covered like any illness
Pre-existing condition Limitation	3/12
Plan Limitations	Monthly benefit payments are limited to a maximum of 24 months during Your lifetime for disability caused by or related to any of the following: (a) Mental Illness, (b) Alcoholism, or (c) Drug Addiction.
Integration Method	Family
Waiver of Premium	Premium payments for coverage under this plan are suspended for an insured while benefits are payable to the insured under this long term disability plan.
Survivor Benefit	3-Month Gross Benefit
Cost of Living Freeze	Included
Continuity of Coverage	Included
Business Overhead Expense Benefit	15% of Salary for 24 months with Maximum Monthly Benefit = min [Base Plan, \$5,000]
Other Riders or Additional Features	Vocational Rehabilitation, Social Security Assistance, Workplace Modification, Recurrent Disability
Exclusions	<p>Disability due to:</p> <ol style="list-style-type: none"> 1) loss of professional license, occupational license or certification 2) war, declared or undeclared 3) attempted suicide or intentionally self-inflicted injuries 4) active participation in a riot or civil commotion 5) commission of, or attempting to commit, a felony or illegal occupation 6) injury while in military service 7) operation of a motorized vehicle under influence of alcohol/drugs 8) being under the influence of alcohol/drugs 9) any pre-existing condition as defined by the plan 10) Incarceration 11) loss as a result of cosmetic or reconstructive surgery. <p>See contract for full description</p>
Number of Classes Allowed	Up to 3 classes; Same benefit plan design for all classes; only difference is contribution type by class
Participation Requirement	<p>Contributory:</p> <p>2-5 lives all must be enrolled;</p> <p>6-9 lives, all but one must be enrolled</p> <p>Non-Contributory: All must be enrolled</p>
Employer Contribution	Not required
Rate Structure	Age banded rates per \$100 Covered Monthly Payroll (CMP)
Rate Guarantee	3 Years

State:	District of Columbia	Filing Company:	Nationwide Life Insurance Company
TOI/Sub-TOI:	H11G Group Health - Disability Income/H11G.004 Other		
Product Name:	ReNEW2 STD/LTD rate filing		
Project Name/Number:	ReNEW2 STD/LTD rate filing/		

Supporting Document Schedules

Satisfied - Item:	Cover Letter All Filings
Comments:	This is a new rate filing. The cover letter on the General Information tab includes all applicable items and a full description of the filing.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Certificate of Authority to File
Comments:	
Attachment(s):	CDS LETTER OF AUTHORIZATION revised rate filing 2013-2014.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Memorandum
Comments:	
Attachment(s):	DC IN and NH Nationwide STD Actuarial Memorandum for Rate Filing_DC, IN, NH 09232013.pdf DC IN NH generic Nationwide_LTD_Actuarial_Memo_G2014_092313.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Justification
Comments:	Yes, actuarial memos are attached.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	District of Columbia and Countrywide Loss Ratio Analysis (P&C)
Bypass Reason:	Not applicable to this group disability income (loss of time) filing.
Attachment(s):	
Item Status:	
Status Date:	

State:	District of Columbia	Filing Company:	Nationwide Life Insurance Company
TOI/Sub-TOI:	H11G Group Health - Disability Income/H11G.004 Other		
Product Name:	ReNEW2 STD/LTD rate filing		
Project Name/Number:	ReNEW2 STD/LTD rate filing/		

Bypassed - Item:	District of Columbia and Countrywide Experience for the Last 5 Years (P&C)
Bypass Reason:	Not applicable to this group disability income (loss of time) filing.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Actuarial Memorandum and Certifications
Bypass Reason:	Not applicable to this group disability income (loss of time) filing.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Unified Rate Review Template
Bypass Reason:	Not applicable to this group disability income (loss of time) filing.
Attachment(s):	
Item Status:	
Status Date:	

LETTER OF AUTHORIZATION

I, the undersigned officer of Nationwide Life Insurance Company, hereby authorize Custom Disability Solutions ("CDS") to submit the Nationwide Life Insurance Company revised STD and LTD rate filing for Group Disability Insurance Policy form NSHDIS 2000 and related forms. CDS has authority to sign as our designated representative on all appropriate letters and transmittal forms required for this filing.

A handwritten signature in black ink, appearing to read "S. H. Rizvi", is written over a horizontal line.

Signature of Officer of Insurer

Syed S. Rizvi, Chief Specialty Insurance Officer_____
Name and Title of Officer of Insurer

July 1, 2013_____
Date

**Nationwide Life Insurance Company
Group Short Term Disability
Actuarial Memorandum**

Scope and Purpose

This rate filing contains revisions to Nationwide Life Insurance Company's Group Short Term Disability (STD) Rate Manual applicable to groups with 2 or more employees for Policy Form NSHDIS 2000 and Certificate Form NSHDIS 2500. This actuarial memorandum and rate filing are not intended for any other purpose.

Included with this Actuarial Memorandum are Nationwide's Group STD Rate Manual that includes a description of Nationwide's Group STD benefits, the Manual Rate formulas and the associated Rate Tables applicable to the rate calculations described in the Group STD Rate Manual for all size groups.

Description of Benefits

This policy form provides benefits for Short Term Disability, issued on a group basis to employer policyholders by Nationwide Life Insurance Company. This product provides short term income replacement benefits to a covered employee that is unable to perform the material duties of their occupation as defined by the policy. Benefits are typically paid as a percentage of pre-disability earnings, capped at a weekly benefit level generally for up to 13 or 26 weeks after a short elimination period of generally 0 to 7 days for Accident disabilities/7 or 14 days for sickness disabilities. A complete description of all policy provisions is specified in the group policy.

Premium Calculation

Premium rates are calculated for each group policyholder based upon the plan of benefits, demographic composition of the employee group and the characteristics of the group policyholder. The revised STD manual rates being filed were developed based upon Nationwide's recent STD experience and the competitive practice of other disability carriers.

The overall impact of all of the STD Manual Rate changes described below on Nationwide's current 2+ STD policies in force as of 6/30/2013 is a decrease of 7.9% in manual rates.

Small Group 2 to 9 STD Manual Rate Changes

Our new Small Group STD monthly manual rates were developed for groups with 2 to 9 employees from our current Small Group Unisex manual rates that vary by each employee's attained Age & Plan. These Unisex rates were unbundled into age-banded/gender based rates.

Industry adjustment factors were added to our current Small group pricing structure to allow us to market this product to previous ineligible groups and to help ensure a reasonable mix of groups in the future.

The overall impact of the Small Group STD manual rate changes based upon Nationwide's current in force STD Small Groups covering 2 to 9 employees as of June 30, 2013 is a decrease of 14.5% in manual rates.

10+ Life STD Manual Rate Changes

These manual rate changes and their overall impact for each change on Nationwide's current in force groups as of June 30, 2013 are described below. The overall impact for all of the STD manual rate changes combined is a decrease of 1.7% in manual rates.

**Nationwide Life Insurance Company
Group Short Term Disability
Actuarial Memorandum**

Case Size Factors

Case Size factors were reduced ranging from 5.4% for groups with < 25 employees to 1.0% for groups with 75 to 99 employees. The overall impact is a decrease of 2.1% in manual rates.

Industry Factors

This factor adjusts for the expected differences in claim costs by Industry. The overall impact is an increase of 0.2% in manual rates.

The Industry factors for the Construction, Transportation, Hotels/Other Lodging Places and Government Services were increased by 5%.

The Industry factors for Leather/Leather Products, Communications, Retail Food Stores, Retail Auto Dealers/Service Stations, Retail Furniture Stores, Security/Commodity Brokers, Insurance Carriers/Agents & Brokers, Advertising, Computer/DP Services, Engineering/Architectural Services and Accounting/Auditing were decreased by about 5%.

The Industry factors for Legal Services were decreased by 10%.

Area Factors

This factor adjusts for the expected differences in claim costs by Area. The overall impact is an increase of 0.2% in manual rates.

Proposed Implementation Date

The proposed implementation date of these changes is January 1st, 2014.

Actuarial Certification

To the best of my knowledge and judgment, this rate filing is in compliance with the applicable laws and regulations of your state. The benefits are reasonable in relation to the proposed premiums. This rate filing is in compliance with the current version adopted by the AAA of ASOP No. 8, "Regulatory Filings for Health Plan Entities". This product is expected to produce an incurred loss ratio of at least 60%.



Andrew P. Wemple, FSA, MAAA
Sr. Product Actuary
Custom Disability Solutions

Date: September 23, 2013

**Nationwide Life Insurance Company
Group Long Term Disability
Actuarial Memorandum**

Scope and Purpose

The purpose of this filing is to document revisions to rating factors used in our Group Long Term disability rating formula. These revisions are necessary to reflect the current interest rate environment, the recent experience of our disability reinsurance manager and the competitive practice of other disability carriers. These revisions apply to groups using our current Policy Form NSHDIS2000 and Certificate Form NSHDIS2500. This actuarial memorandum and rate filing are not intended for any other purpose.

Description of Benefits

This policy form provides benefits for Long Term Disability, issued on a group basis by Nationwide Life Insurance Company. This product provides income replacement benefits to a covered insured that is unable to perform the material duties of their occupation as defined by the policy. Benefits are typically paid as a percentage of pre-disability earnings, capped at a monthly benefit level, and integrated with other sources of income such as Social Security or Workers Compensation. A complete description of all policy provisions is specified in the group policy.

Premium Calculation

Premium rates are calculated for each group policyholder based upon the plan of benefits, demographic composition of the employee group and the characteristics of the group policyholder. These rates were developed based upon the 1987 CGDT table with adjustments made to this table based upon the experience of our disability reinsurance manager.

Summary of Rate Impacts to 10+ Life Rate Manual

The estimated impact of all changes to the 10+ life rate manual is a 7.0% rate increase. A summary of the rating factors that contribute to this rate change are provided below.

1. Base Rates: +9.7%

Base rates were increased to reflect a decrease of 175 basis points in the effective interest rate used to develop our base claim costs.

2. Social Security and State Disability Offsets: -1.9%

Expected social security and state disability offset amounts were updated to reflect 2013 prescribed benefit levels. An adjustment was also made to our probability adjustment table by benefit plan to reflect recent experience.

In addition, the following rating factors were updated to reflect recent experience and competitive information.

3. Case Size: -2.5%

4. Replacement Ratio: -0.3%

5. Funding Type/Employee Participation: +0.9%

6. Industry: +0.2%

7. State: +0.9%

8. Personal Care Benefit: +0.2%

**Nationwide Life Insurance Company
Group Long Term Disability
Actuarial Memorandum**

Summary of Rate Impacts to 2-9 Life Rate Manual

The estimated impact of all changes to the 2-9 life rate manual is a 10% rate decrease. A summary of the rating factors that contribute to this rate change are provided below.

1. Plan Design

Rates for our SSNRA benefit option have been reduced by 12% to reflect favorable experience. In addition, two new benefit plans, (i.e., 5Yr/RBD, 2Yr/RBD), were added to our product offering to reflect industry practice. One current benefit plan, (5Yr/RBD Sickness / SSNRA Accident), will no longer be marketed going forward. However, inforce groups that have this plan will be allowed to keep their existing coverage at current rates.

2. Industry

Industry adjustment factors were added to the pricing structure to allow us to market this product to previous ineligible groups and to help ensure a reasonable mix of groups in the future. The average impact of this change is a 2% rate increase.

Proposed Implementation Date

The proposed implementation date of these changes is January 1st, 2014.

Actuarial Certification

To the best of my knowledge and judgment, this rate filing is in compliance with the applicable laws and regulations of your state. The benefits are reasonable in relation to the proposed premiums. This rate filing is in compliance with the current version adopted by the AAA of ASOP No. 8, "Regulatory Filings for Health Plan Entities".



G. Scott Wiley, ASA, MAAA
Vice President and Chief Actuary
Custom Disability Solutions

Date: September 23, 2013